

## Summary of Material Modification to SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account Plan

We are pleased to announce an update to the eligibility requirements to the HRA Plan for our Senior Performers set forth on pages 3 and 4 of the of the SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account Plan Summary Plan Description (SPD). The new language formally incorporates enrollment in approved group Medicare plans (formerly enrollment was limited to in individual Medicare plans). It reads as follows:

### **When do I or my Spouse or a Surviving Spouse become a Participant in the HRA Plan?**

A Senior Performer (see below for a special rule for Occupational Disability Pensioners), Spouse or Surviving Spouse becomes a Participant in the HRA Plan on the later of the Effective Date of the HRA Plan (January 1, 2021) or the date that they have attained age 65, or for a Spouse or Surviving Spouse otherwise become eligible for Medicare, and have satisfied all of the following requirements:

- They have satisfied the requirements to become a Senior Performer, Spouse or Surviving Spouse, as set forth in the HRA Plan Terms at the end of this SPD, as applicable;
- They have obtained either a group Medicare Advantage Plan that has been approved by the Plan Administration individual health insurance policy through Via Benefits or have provided satisfactory evidence to the Plan Administrator (or its delegate) that:
  - they obtained either a group Medicare Advantage Plan that has been approved by the Plan Administrator or an individual health insurance policy through Entertainment Health Insurance Solutions (EHIS) or Artists Health Insurance Resource Center (AHIRC), both joint programs of the Entertainment Community Fund and the Motion Picture and Television Fund;
  - they have retiree coverage under another group health plan;
  - they have health coverage under TRICARE; or
  - they reside outside of the United States; and
- They have completed any enrollment forms (which may be electronic) or procedures as specified by the Plan Administrator (or its delegate) from time to time;

provided that the Senior Performer, Spouse or Surviving Spouse is not eligible for coverage under the Active Plan as a Participant or a dependent as a result of current employment status.

A Spouse who meets the above requirements may become a Participant regardless of whether the Senior Performer is a Participant, provided that:

- the Spouse has attained age 65 or is otherwise eligible for Medicare; and
- neither the Senior Performer nor the Spouse is eligible to be covered under the Active Plan as a result of current employment status.

A Surviving Spouse who meets the above requirements may become a Participant only upon the later of:

- The date the deceased Senior Performer, participant or former participant would have turned age 65; or
- The date the Surviving Spouse has attained age 65 or is otherwise eligible for Medicare;

provided that the Surviving Spouse is not eligible for coverage under the Active Plan.

A Senior Performer who is an Occupational Disability Pensioner may become a Participant when they have satisfied all of the following requirements:

- They have satisfied the requirements to become a Senior Performer, Spouse or Surviving Spouse, as set forth in the HRA Plan Terms at the end of this SPD, as applicable;
- They have obtained an individual health insurance policy through Via Benefits or have provided satisfactory evidence to the Plan Administrator (or its delegate) that:
  - either a group Medicare Advantage Plan that has been approved by the Plan Administrator or an individual health insurance policy through Entertainment Health Insurance Solutions (EHIS) or Artists Health Insurance Resource Center (AHIRC), both joint programs of the Entertainment Community Fund and the Motion Picture and Television Fund;
  - they have retiree coverage under another group health plan;
  - they have health coverage under TRICARE; or
  - they reside outside of the United States; and
- They have completed any enrollment forms (which may be electronic) or procedures as specified by the Plan Administrator (or its delegate) from time to time;

provided that the Surviving Spouse is not eligible for coverage under the Active Plan as a result of current employment status.

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*Please contact the Plan at 1(800)777-4013, if you have any questions about this change.-The SPD can be found at the Plan's website at [SAG-AFTRA SPD .pdf \(saqaftraplans.org\)](#), or if you need a hard copy, please let us know.-You should take the time to read this notice carefully and share it with your family. It is very important that you retain this notice, which is intended to serve as a Summary of Material Modification (SMM) to the HRA Plan, with the 2021 SPD. While every effort has been made to make the SMM as complete and as accurate as possible, it does not restate the existing terms and provisions of the HRA Plan, other than the specific terms and provisions it is modifying. If any conflict should arise between this summary and the terms of the SPD (other than with respect to the specific terms and provisions this summary is modifying), or if any point is not discussed in this summary or is only partially discussed, the terms of the applicable SPD will govern in all cases. The Board of Trustees or its fully authorized designee reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the HRA Plan. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the HRA Plan or any benefits provided under the HRA Plan (or qualification for such benefits), in whole or in part, at any time and for any reason (including, but not limited to with respect to Senior Performers).*