

SAG-AFTRA HEALTH PLAN



NEWSLETTER April 2017



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X *Don't forget to save this important update.*



FIND THE PRIMARY CARE PHYSICIAN THAT'S RIGHT FOR YOU

Although seeing a primary care physician is not required by the Plan, a primary care doctor can be your first line of defense when it comes to putting together all of the pieces to help you lead a healthier life. Regular visits can ensure you receive important age-appropriate screenings and immunizations. A long-term medical record with your physician helps create a baseline from which to compare future tests and screenings and helps spot any possible warning signs as early as possible. In short, the primary care physician's job is to oversee your overall health and wellness and to recommend specialists, as needed, to make sure all of your healthcare needs are met.

IF YOU HAVEN'T ALREADY, NOW IS A GOOD TIME TO FIND A PRIMARY CARE PHYSICIAN FOR YOU AND YOUR FAMILY.



Find an in-network doctor near you.

Go to sagaftraplans.org/docsearch and select from the BlueCard PPO or The Industry Health Network.* Using the BlueCard PPO database, you can browse physicians based on their specialty and distance from your home or work and other preferences. Be sure to check off the options for "Accepting New Patients" and "Able to serve as Primary Care Physician (PCP)."



Narrow your physician search based upon your overall needs. Children usually see a pediatrician or family practice doctor for regular check-ups and immunizations. Adults often form a relationship with a family practice or internal medicine doctor. Some women opt to make their gynecologist their primary care doctor, and older adults may opt for a geriatrician.

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 **Think about your specific needs and wellness goals.**

Are things like gender, extended hours or affiliation with a particular hospital important to you? You may also want to consider things like the doctor's treatment philosophies and the types of tests and procedures the doctor can accommodate in their office. Some doctors provide routine lab tests and X-rays in the office, while others require you to use an offsite facility. Some of this information can be searched in the BlueCard PPO directory if you click on "show more options" on the main search page. You may also wish to visit the doctor's website or call their office for answers to your questions.

 **Turn to those you trust.** Once you've narrowed down your search, talk to friends and family about their

personal recommendations. If you are switching doctors because you've moved or changed plans, consider asking your current primary care doctor or specialists for their recommendations.

 **Prepare for your first appointment.** When making your first appointment with a new primary care physician, be sure to ask if there is any new-patient paperwork you need to fill out and verify that the doctor is still taking new patients in our network. It is also a good idea to write down your medical history, including information on past illnesses and surgeries, prescriptions and over-the-counter medications or supplements you take and any current or recent medical concerns you've experienced.

**The Industry Health Network is only available in Southern California.*

UNDERSTANDING AGE AND SERVICE ELIGIBILITY



Worried about not meeting the required covered earnings or alternative days eligibility requirements during your base earnings period? Some participants may qualify for Plan II coverage under the age and service eligibility rule.

To qualify under the age and service eligibility rule, you must meet each of the following criteria:

- Be at least age 40 on the first day of your benefit period,
- Have at least 10 age and service credits, and
- Earn at least \$11,600 in covered earnings during your base earnings period. (For eligibility beginning on or after January 1, 2018, you must earn at least \$13,000 in covered earnings during your base earnings period.)*

Earning Age and Service Credits

Each year of earned eligibility under the SAG-Producers Health Plan prior to January 1, 2017, including those years for which a participant chose not to enroll in coverage, is counted as an age and service credit.** For eligibility beginning on or after January 1, 2017, in order to earn an age and service credit, you must have \$17,000 in covered earnings (see below) during your base earnings period or qualify for alternative days eligibility during your base earnings period, even if you opt not to enroll in coverage.

Types of Earnings Considered for Age and Service Credits

Covered earnings from employment under the following SAG-AFTRA Collective Bargaining Agreements may be used to satisfy the age and service covered earnings requirement and to earn an age and service credit on or after January 1, 2017:

- | | |
|--|--|
| ✓ Codified Basic (Theatrical) | ✓ New Media |
| ✓ Television Programming | ✓ Interactive Media |
| (Network, Cable, Made for Video, Animation, Exhibit A) | ✓ Corporate/Educational |
| ✓ Television Commercials | ✓ Music Videos Agreement |
| ✓ Infomercials | ✓ Television Network Code (<i>Front-of-the-book</i>) |
| | ✓ New Media Network Code (<i>Front-of-the-book</i>) |

- Learn more about age and service eligibility, age and service credits or alternative days eligibility at sagaftraplans.org/health.

- *Earned eligibility based on the age and service eligibility rule is not available to employees of a radio, television station, or network, or to staff employees.

- **No years of eligibility under the AFTRA Health Plan earned prior to January 1, 2017 will be counted as an age and service credit.

• • • • • RETIREE HEALTH CREDITS, SENIOR PERFORMERS COVERAGE AND YOU: WHAT YOU NEED TO KNOW NOW FOR YOUR FUTURE. • • • • •

As a SAG-AFTRA Health Plan participant, you may qualify for senior performers coverage when you retire based upon your age and the number of retiree health credits you've earned. Senior performer benefits are the same as those provided to participants with earned eligibility under Plan I, except that the life insurance benefit is \$5,000 (instead of \$10,000) and there is no accidental death and dismemberment benefit.

What is a retiree health credit? A retiree health credit is credit toward eligibility for future senior performers coverage. Credits are earned through covered employment during a calendar year. Prior to 2017, the AFTRA Health Plan and the SAG-Producers Health Plan had different rules for earning a retiree credit.

- SAG participants earned pension credits under the SAG-Producers Pension Plan.
- AFTRA participants earned qualifying health years under the AFTRA Health Plan.

HOW ARE RETIREE HEALTH CREDITS CALCULATED FOR SAG AND AFTRA WORK PRIOR TO 2017?

STEP 1

Look at the total SAG pension credits and AFTRA qualifying years earned during your career. We take the greater of the two totals to determine your base plan.



STEP 2

Count any of the years in the other plan that do not overlap with the base plan years from 2009 to 2016.



STEP 3

Add the **base plan years** to the **years that did not overlap** to get the **total retiree health credits**. In the example below **6 + 2 = 8**.

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	TOTAL
SAG PENSION CREDITS		●		●	●	●	●		●		6
AFTRA QUALIFYING YEARS		●	●			●		●	●		5

How do I earn retiree health credits now and in the future? As you meet earnings requirements throughout your career, you may continue to earn retiree health credits. As of January 1, 2017, if you earn at least \$22,000 in covered earnings during a calendar year, you earn a retiree health credit for that year. Starting January 1, 2018, and on January 1 of every year after through 2022, the covered earnings threshold to earn a retiree health credit is scheduled to go up by \$1,000.

Learn more about retiree health credits and senior performers coverage at sagaftraplans.org/seniorperformers.



Did you know you can receive communications like notices of benefit changes, explanations of benefits, newsletters and more via email? Receiving correspondence from the Plan directly to your inbox and in our secure message center greatly decreases the risks of loss and identity theft. Because your emails are stored in your Benefits Manager, you will always have easy access to your Plan information.

Log in to your Benefits Manager at <https://my.sagaftraplans.org/health> to update your email preferences today.

THE CHOICE IS YOURS: TWO CONVENIENT WAYS TO FILL YOUR LONG-TERM MEDICATIONS

Starting May 15, 2017, Plan participants will have two convenient ways to get their long-term prescriptions: through the Express Scripts home delivery pharmacy, or in-person at a participating Walgreens Network pharmacy.

1

EXPRESS SCRIPTS HOME DELIVERY PHARMACY

The Express Scripts home delivery pharmacy delivers your medications directly to your door every 90 days. Fewer refills results in fewer copays, which means many participants pay less over the course of a year.

SETTING UP EXPRESS SCRIPTS HOME DELIVERY IS FAST AND EASY.



1. Register online at express-scripts.com/90day, download the Express Scripts mobile app, or call Express Scripts customer service at (800) 903-4728.
2. When you are prescribed a new long-term medication, ask your doctor for two prescriptions: the first for a 30-day supply to be filled at a retail pharmacy and the second for up to a 90-day supply to be filled through the home delivery pharmacy.
3. With your Express Scripts ID number, ask your doctor to submit your prescription to Express Scripts via E-Prescribing or fax. You can submit your prescription yourself online at express-scripts.com/90 or by mail by requesting an order form from Express Scripts at (800) 903-4728.

2

SMART90 WALGREENS NETWORK PHARMACY

Beginning May 15, 2017, Plan participants can fill long-term prescriptions at one of more than 8,000 participating pharmacies nationwide, including Walgreens, Duane Reade and Happy Harry's. The Express Scripts Smart90 Walgreens Network benefit offers the same copay and 90-day supply of medication as home delivery.

SETTING UP YOUR LONG-TERM MEDICATIONS WITH THE SMART90 WALGREENS NETWORK WILL BE EASY.

1. To find a Walgreens network pharmacy, log in at express-scripts.com/90day, select "Manage Prescriptions," and look for the link directing you to the network.
2. Ask your doctor to submit an electronic 90-day prescription plus refills via E-Prescribing or fax to your preferred Walgreens Network pharmacy. If you are switching from the Express Scripts home delivery pharmacy, you will also need a new 90-day prescription with refills sent to your participating Walgreens.
3. Your prescriptions will automatically be refilled and ready for pick up every 90 days.



- For more information about this benefit, call the Express Scripts Smart90 Walgreens Network customer service line at (866) 890-1419 or log in at express-scripts.com/90day to find your nearest Walgreens Network pharmacy.
- More information about the Plan's prescription drug benefit is available on pages 73-80 of the Summary Plan Description, available at sagaftraplans.org/health.

Sessional Covered Earnings from employment under the Codified Basic (Theatrical) Agreement, Television Programming Agreement, Television Commercials Agreement, Infomercials Agreement, New Media Agreement, Interactive Media Agreement, Corporate/Educational Agreement, Music Videos Agreement, Television Network Code and New Media Network Code (as set forth in the table on the following page) may be used to satisfy the Eligibility Days requirement for Alternative Days eligibility.

Sessional Covered Earnings from employment under the Sound Recordings Code, the Audiobooks Agreement, the Commercial Radio Broadcasting Agreement, the Radio Commercials Agreement, any Regional or Local AFTRA (or SAG-AFTRA) code for Television or Radio Broadcasting or any other AFTRA or SAG-AFTRA Collective Bargaining Agreement side letter or other agreement requiring contributions to be made to the AFTRA Health Plan or to this Plan (with the exception of those identified as counting toward Alternative Days eligibility in the table on the following page) may NOT be used to satisfy the Eligibility Days requirement for Alternative Days eligibility.

Alternative Days eligibility is not available to employees of a radio or television station or network.

Age and Service Eligibility

If you do not satisfy the Covered Earnings requirements by meeting the earnings thresholds set forth on the previous page or the Alternative Days eligibility requirements, set forth above, you may qualify for Plan II coverage under the Age and Service eligibility rule.

To qualify under the Age and Service eligibility rule, you must meet each of the following criteria:

- Be at least age 40 on the first day of your Benefit Period (see page 12);
- Have at least 10 Age and Service Credits; and
- Earn at least \$11,600 in Covered Earnings during your Base Earnings Period (as defined in "Earnings Considered for Age and Service Eligibility").

For eligibility beginning on or after January 1, 2018, you must earn at least \$13,000 in Covered Earnings during your Base Earnings Period.

Earned Eligibility based on the Age and Service eligibility rule is not available to employees of a radio or television station or network.

Age and Service Credits

Each year prior to January 1, 2017 for which you qualified for SAG Health Plan Earned Eligibility, including those years for which you chose not to enroll in coverage, will be counted as an Age and Service Credit.

No years of eligibility under the AFTRA Health Fund earned prior to January 1, 2017 will be counted as an Age and Service Credit.

For eligibility beginning on or after January 1, 2017, in order to earn an Age and Service Credit, you must have \$17,000 in Covered Earnings during your Base Earnings Period from employment as described below or qualify for Alternative Days eligibility during your Base Earnings Period, even if you opt not to enroll in coverage.

Earnings Considered for Age and Service Eligibility

Covered Earnings from employment under the Codified Basic (Theatrical) Agreement, Television Programming Agreement, Television Commercials Agreement, Infomercials Agreement, New Media Agreement, Interactive Media Agreement, Corporate/Educational Agreement, Music Videos Agreement, Television Network Code and New Media Network Code (as set forth in the table on the following page) may be used to satisfy the Age and Service Covered Earnings requirement and to earn an Age and Service Credit on or after January 1, 2017.

Covered Earnings from employment under the Sound Recordings Code, the Audiobooks Agreement, the Commercial Radio Broadcasting Agreement, the Radio Commercials Agreement, any Regional or Local AFTRA (or SAG-AFTRA) code for Television or Radio Broadcasting or any other AFTRA



Please replace page 10 of your SAG-AFTRA Health Plan Summary Plan Description with this detachable page.

SAG-AFTRA HEALTH PLAN NEWSLETTER

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MENTAL HEALTH/SUBSTANCE ABUSE COVERAGE

Beacon Health Phone: (866) 277-5383

DENTAL INFORMATION AND CLAIMS

Delta Dental Phone: (800) 846-7418

PRESCRIPTION DRUG INFORMATION AND EXPRESS SCRIPTS CUSTOMER SERVICE

Phone: (800) 903-4728

Prescription Prior Authorizations: (800) 753-2851

MOVING?

When you move, it is important that you notify the SAG-AFTRA Health Plan so that you will continue receiving information about your eligibility and benefits. The Health Plan is separate from the union and requires a separate notice for address changes. **You can change your address by:**

- Logging in to your Benefits Manager at <https://my.sagaftraplans.org/health>.
- Calling the Plan at (800) 777-4013.
- Writing or faxing a letter to the Plan.



Log in to your Benefits Manager for access to all of your information at <https://my.sagaftraplans.org/health>.