

# Benefit Changes Reminder

For SAG-AFTRA Health Plan participants,  
effective January 1, 2021

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# Getting you ready for 2021 benefits

In August, the SAG-AFTRA Health Plan announced many changes, which affect people in different ways, as we restructure our benefit offerings to ensure the Plan's long-term viability.

We hope you attended a webinar to learn more about the changes, why they are necessary, and what it all means for you and your eligible dependents. Be sure to check out the Plan's online FAQs at [sagaftraplans.org/health/2021changes/FAQ](https://sagaftraplans.org/health/2021changes/FAQ).

This newsletter provides more information about key Plan benefits and includes reminders and frequently asked questions for both active Plan participants and Retirees / Senior Performers. We've organized the information by topic and audience, so check out What's inside on page 1, and jump to the pages most relevant to you.

Reach out to our partner, Via Benefits, or contact the Plan if you have questions.

For information on...	Phone	Online
<a href="#">Via Benefits</a> <a href="#">Medicare-eligible participants</a>	(833) 981-1280	<a href="https://my.viabenefits.com/sagaftrahp">my.viabenefits.com/sagaftrahp</a>
<a href="#">Via Benefits</a> <a href="#">Participants under age 65</a>	(833) 963-1230	<a href="https://marketplace.viabenefits.com/sagaftrahp">marketplace.viabenefits.com/sagaftrahp</a>
<a href="#">SAG-AFTRA Health Plan</a>	(800) 777-4013	<a href="https://sagaftraplans.org/health">sagaftraplans.org/health</a>

For up-to-date information about our programs, visit [sagaftraplans.org/health/2021-changes/overview](https://sagaftraplans.org/health/2021-changes/overview).

## Check out your newly designed Benefits Manager account

We encourage you to log in to Benefits Manager regularly at [my.sagaftraplans.org/health](https://my.sagaftraplans.org/health).

Once there, you'll see an updated look, but everything else is the same. Through your Benefits Manager account you can:

- Confirm your benefit period dates.
- Keep track of your reported covered earnings and alternative days worked.
- Pay your Plan premiums.
- Check your claims and progress toward meeting your deductible.
- Update your personal information, address and dependents.
- Send secure messages to the Plan.

# Safety net benefits: Support for COBRA premiums

When you're not able to maintain eligibility for your next benefit period, you can continue your SAG-AFTRA Health Plan coverage through COBRA. You also may be eligible for the Plan's new COBRA assistance benefits. These programs offer participants the opportunity to enroll in COBRA coverage and pay **significantly reduced** COBRA premiums. See page 4 for 2021 COBRA rates.

## Temporary COBRA Relief program

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This temporary program is offered to participants who are losing coverage because they don't meet the Plan's eligibility criteria (covered earnings or alternative days), most likely as a result of the COVID-related production shutdown. Participants are eligible for this temporary benefit if they meet the following requirements:

1. You lose coverage for one of the benefit periods beginning on January 1, 2021 or April 1, 2021.
  2. During your most recent base earnings period you:
    - Had at least \$13,000 in reported covered earnings (applies for current Plan I and Plan II participants), **OR**
    - Worked at least 50 eligibility days and are losing coverage based on alternative days eligibility (applies for current Plan II participants).
- ➔ Get more details about the temporary COBRA Relief program, including premiums, at [sagaftraplans.org/health/2021changes/FAQ](https://sagaftraplans.org/health/2021changes/FAQ).

**Note:** This benefit is not available to employees of SAG-AFTRA, the SAG-AFTRA Foundation, the SAG-Producers Pension Plan and the AFTRA Retirement Fund.

## Extended Career COBRA

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This long-term program is for performers working continuously in the industry but who may work and earn less than anticipated during a given year.

If you enroll, you'll pay 20% of the COBRA premium in effect at the time you lose coverage. You're eligible if you meet the following requirements.

1. You lose coverage for your next benefit period.
  2. You had at least \$20,000 in reported covered earnings during your most recent base earnings period.
  3. You have the required extended career credits:
    - With at least 12 credits, you receive the reduced COBRA rate for up to 12 months, **OR**
    - With 20 or more credits, you receive the reduced COBRA rate for up to 18 months.
- ➔ Get more details about the Extended Career COBRA benefit at [sagaftraplans.org/health/2021-changes/COBRA-other-health-insurance-options](https://sagaftraplans.org/health/2021-changes/COBRA-other-health-insurance-options).

**Note:** This benefit is not available to Station Staff, Roster Artists, Retirees receiving a SAG or AFTRA pension, Senior Performers, or employees of SAG-AFTRA, the SAG-AFTRA Foundation, the SAG-Producers Pension Plan and the AFTRA Retirement Fund.



## FAQ:

### How do I accumulate extended career credits?

As a part of the new Extended Career COBRA benefit, you receive an extended career credit each time you meet the Plan's earnings requirements and qualify for 12 months of coverage. Your current age and service credits will be converted to extended career credits.

You can view and keep track of your extended career credits through Benefits Manager at [my.sagaftraplans.org/health](https://my.sagaftraplans.org/health).



## Take action

### If you don't qualify for January 1, 2021 coverage

- You'll receive a COBRA notice from the Plan in mid-November.
- Your notice will confirm your eligibility for one of these programs and, if you're eligible, list your reduced premiums.
- If you decide COBRA is right for you, enroll by the deadline included with your COBRA offer.

### Via Benefits can help you compare your options.

Call (833) 963-1230 to speak with a benefit advisor, or go to [marketplace.viabenefits.com/sagaftrahp](https://viabenefits.com/sagaftrahp).

## 2021 COBRA rates

	Temporary COVID Relief program premiums		Extended Career COBRA premiums		Regular COBRA premiums	
	Plan 1	Plan 2	Plan 1	Plan 2	Plan 1	Plan 2
Participant only	\$184	\$184	\$192	\$192	\$959	\$756
Participant plus one dependent	\$333	\$333	\$340	\$340	\$1,700	\$1,307
Participant plus two or more dependents	\$467	\$467	\$474	\$474	\$2,370	\$1,807

# Reminders:

## Active participants not taking a SAG or AFTRA pension

### New Plan earnings thresholds will apply for your next benefit period

As a part of the Plan’s restructuring, new covered earnings and alternative days eligibility thresholds apply as we evaluate your eligibility for coverage. Refer to [sagafttraplans.org/health/2021-changes/overview](https://sagafttraplans.org/health/2021-changes/overview) for details.

The new eligibility criteria will apply for different participants at different times, based on your benefit period date. If you meet one of the requirements, you’ll qualify for 12 months of coverage, starting with your next benefit period.

#### Take action:

If your next benefit period begins January 1, 2021...

- Watch for your enrollment guide in mid-November.
- Complete the three-step enrollment process:
  - 1 Enroll through Benefits Manager at [my.sagafttraplans.org/health](https://my.sagafttraplans.org/health).
  - 2 Verify your dependents’ other health plan coverage (see page 10 for more information).
  - 3 Pay your quarterly premium.

### Here’s how it works:

Your next benefit period begins...	The Plan evaluates your reported covered earnings / alternative days eligibility from...
January 1, 2021	October 1, 2019 – September 30, 2020
April 1, 2021	January 1, 2020 – December 31, 2020
July 1, 2021	April 1, 2020 – March 31, 2021
October 1, 2021	July 1, 2020 – June 30, 2021
The Plan will mail you a notice of qualification about six weeks before your next benefit period starts.	

## Plan coverage runout in 2021

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Participants with April 1, July 1, or October 1 benefit periods will continue their Plan I or Plan II coverage until the end of their current benefit period (March 31, June 30, or September 30, 2021). **You don't need to take action at this time**, but remember, the 2021 premiums (below) will start in January.

## 2021 premiums

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Beginning January 1, 2021, participants will pay the following quarterly premiums for Plan coverage:

Participant only	\$375 per quarter
Participant plus one dependent	\$531 per quarter
Participant plus two or more dependents	\$747 per quarter

You can pay your premiums through Benefits Manager at [my.sagaftraplans.org/health](https://my.sagaftraplans.org/health), by phone at (800) 777-4013, or by mail.

## New York office closing

This fall, the Plan will close the SAG-AFTRA office on 275 Madison Avenue. Due to the continued uncertainty of COVID-19, work-from-home initiatives and the expiration of our lease, the trustees made this fiscally responsible decision.

New York office staff remain employed with the Plan, and you may reach them at the same phone numbers.

Please direct any mail to the Burbank office:  
3601 West Olive Ave.  
Burbank, CA 91505

# Reminders:

## Retirees and Senior Performers

The Plan mailed your notice of qualification for 2021 benefits in mid-October. Be sure to contact us if you didn't receive your notice; you can also go to Benefits Manager at [my.sagaftraplans.org/health](https://my.sagaftraplans.org/health) to verify your Plan eligibility. If you're no longer eligible for the SAG-AFTRA Health Plan (active plan), please see the highlighted box directly below.

### Take action:

By December 31, 2020:

#### Enroll yourself and your Medicare-eligible spouse

- Contact Via Benefits at (833) 981-1280 to talk with a benefit advisor, explore your options and decide what's right for you.
- Complete your enrollment with Via Benefits.

#### Senior Performers with non-Medicare-eligible dependents

- Your dependents may be eligible for enrollment with the SAG-AFTRA Health Plan. If so, you'll receive their enrollment guide in late November.

### FAQ:

#### What is a Health Reimbursement Account?

Senior Performers are eligible for a new benefit – the SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account, or "HRA." When you enroll in a Via Benefits medical plan, you'll receive an HRA. The SAG-AFTRA Health Fund credits money to your account, which you can use to pay for eligible healthcare expenses, including your Via Benefits plan premiums and Medicare premiums.

Go to [sagaftraplans.org/health/2021-changes/receiving-my-pension](https://sagaftraplans.org/health/2021-changes/receiving-my-pension) to learn more and see how much the Fund will credit to your account. Talk with a Via Benefits benefit advisor if you have questions about this new HRA benefit.

### Opportunity to select a Medicare plan with Via Benefits

The Plan has aligned our annual enrollment period for Retirees and Senior Performers with Medicare's open enrollment – October 15 to December 15, 2020. Retirees and Senior Performers moving into the new Via Benefits program will have many options to enhance their Medicare coverage, including Medicare Advantage plans.

Call Via Benefits at (833) 981-1280, or go to [my.viabenefits.com/sagaftrahp](https://my.viabenefits.com/sagaftrahp) to see the plans that may best fit your needs.

**The deadline for making your decisions and enrolling is December 15, 2020.**

 **Take action:**

**For Retirees or Senior Performers who qualified for the active SAG-AFTRA Health Plan effective January 1, 2021**

- You'll receive your enrollment guide in late November with all the details and instructions for our three-step enrollment process.
- Complete the enrollment process by December 31, 2020.
- Remember, 2021 Plan premiums will apply. See page 6 for the premiums.

 **Take action:**

**For Retirees and Senior Performers running out their current Plan coverage later in 2021**

- Check the notice of qualification you received in October for your coverage runout date (March 31, June 30 or September 30).
- Note that the 2021 Plan premiums will apply starting January 1, 2021. See page 6 for the premiums.
- You'll get more information from the Plan about six weeks before your coverage runout date.

## Changes to how you pay your Plan premiums

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Beginning January 1, 2021, the Plan will no longer deduct premiums from Senior Performers' and Retirees' pension plan benefits. If you qualify for the active SAG-AFTRA Health Plan, here's how you can make your quarterly premium payment:

- Pay with a credit or debit card through Benefits Manager at [my.sagaftraplans.org/health](https://my.sagaftraplans.org/health).
- Set up quarterly account payments from your bank account; you can complete this process through Benefits Manager.
- Pay by phone with a credit or debit card; call (800) 777-4013.
- Pay by check through the mail.

**Be sure to pay your premium by December 31, 2020.**

**Note:** Retirees and Senior Performers who enroll in a Via Benefits Medicare Exchange plan will pay premiums directly to that plan.

### Annual questionnaire for surviving spouses

Every year, the Plan asks surviving spouses to verify their current marital status. Surviving spouses will receive the annual questionnaire in the mail. Return it to the Plan by December 31, 2020. Your coverage will not be extended in 2021, until we receive a completed copy.

# Introducing CVS Caremark

Starting January 1, 2021, the Plan has a new pharmacy benefit manager – CVS Caremark. You'll receive more information directly from CVS Caremark, which will describe any differences in coverage for your current medications, or whether your doctor needs to request prior authorization for a medication.

Beginning November 9, you can contact the CVS Customer Care line at (833) 741-1361 and ask general questions about the medications you're taking. You'll also be able to use the CVS Caremark website at [sagaftraplans.org/health/cvs](https://sagaftraplans.org/health/cvs) to see how much your drugs cost and to find the nearest in-network pharmacy.

Watch for details in your mail and email.

## IMPORTANT note for Retirees and Senior Performers

If you're moving into the new Via Benefits program, be sure to discuss your current prescription drug needs with a benefit advisor. They can help you determine the steps you need to take to transition your current Express Scripts prescriptions to the plan(s) you select through the Via Benefits Medicare Marketplace.

## Time for your flu vaccine!

This year, especially as we get back to work, it's more important than ever to get your flu vaccine, to keep yourself healthy and protect others from getting sick! Be sure to ask your doctor's office about getting your flu vaccine, or find a pharmacy near you.



## FAQs about our transition to CVS Caremark

### With the change from Express Scripts to CVS Caremark, will I have to use a CVS pharmacy for my prescriptions?

You don't have to use CVS-branded pharmacies to fill your short-term prescriptions. CVS pharmacies are just one option. The CVS Caremark network includes 68,000 pharmacies such as Duane Reade, Walgreens, Vons and local pharmacies.

### How do I transition my maintenance medication to CVS Caremark?

Your mail-order prescriptions with available refills will be transferred from Express Scripts to CVS Caremark. If you need refills close to the end of the year, make sure to fill them with Express Scripts prior to December 31, 2020.

To make it easy for maintenance medications, the Plan allows two 30-day refills at any pharmacy in the national CVS Caremark network. After that, you need to fill your 90-day medications through CVS Caremark Mail Service Pharmacy or at a CVS retail pharmacy location.

CVS Caremark will assist you through the transition process, and we encourage you to contact the CVS Customer Care line at (833) 741-1361 in early December to ensure there is no disruption to your current prescriptions.

# Complete your dependent verification

The SAG-AFTRA Health Plan coordinates benefit payments with the additional health plans that you, your spouse and your dependent children are enrolled in. The plans work together to determine which plan's benefits apply first (primary), next (secondary) and even third (tertiary) as we pay your claims. That's why, when you enroll for your next benefit period, we'll ask you about your other coverage.

The Plan is partnering with HMS, an independent company, to verify any other health plan information for your spouse under age 65 and your eligible dependent children. HMS specializes in securely and efficiently collecting health plan

information and works with some of the largest employers in the United States.

HMS will contact you by mail after you confirm your enrollment with the Plan and ask you to respond to questionnaires about your family members' other health plan coverage (if any). You can complete the process online at [sagaftrahp.coverageupdatecenter.com](https://sagaftrahp.coverageupdatecenter.com).

Any information you provide to HMS is strictly confidential and secure. Be sure to respond promptly to avoid disruption in coverage.

Contact HMS at (877) 795-4611 if you have questions when using their website or completing forms you receive in the mail.



## FAQs about family coverage and coordination of benefits

**My spouse's employer offers group health coverage. Is he/she required to enroll in that plan?**

With the Plan's new working-spouse rule, your spouse is required to enroll in their employer's plan.

- **If they enroll with their employer's plan,** and you choose to cover them under the SAG-AFTRA Health Plan as well, their employer's plan will pay benefits first, then our Plan will pay secondary benefits.
- **If they don't enroll in their employer's plan,** you cannot cover them with us — our Plan will not pay benefits for their healthcare.

You'll need to verify your spouse's access to and enrollment in their employer's health plan before your next benefit period starts. You'll receive forms from HMS, and you can complete the process online. The Plan will not provide coverage for your spouse until the verification process is complete with HMS.

**Am I required to enroll my eligible dependent children in my spouse's employer plan?**

Your eligible dependent children **are not required** to enroll in your spouse's employer plan or any other health plan. However, if your dependent children are enrolled in another plan, the SAG-AFTRA Health Plan will coordinate their benefits, based on an insurance industry rule called "the birthday rule." If your birthday (month and day) comes before your spouse's, the Plan pays primary benefits for your dependents. Alternatively, if your spouse's birthday comes first, the Plan pays secondary benefits.

# Annual required notices

## Medicare Part D Eligible Individuals – Notice of Creditable Coverage

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The SAG-AFTRA Health Plan (Plan) is providing you with this notice to let you know that its prescription drug coverage is comparable to Medicare Part D. If you are eligible for Medicare, please keep this with your other important Plan documents. If you are not currently eligible for Medicare, you may disregard this notice. You are entitled to receive a copy on request, and an updated notice is mailed annually.

If you enroll in a Medicare drug plan, you may be required to provide a copy of this notice when you enroll to avoid paying a higher premium. This notice verifies that you have creditable coverage with the SAG-AFTRA Health Plan so that you are not required to pay the higher premium.

This newsletter provides a basic summary of changes to the SAG-AFTRA Health Plan. You will also receive a Summary of Material Modifications notice with more details. If there is any conflict between the content of this newsletter and the Plan documents, the Plan documents will govern.

## Women’s Health and Cancer Rights Act of 1998

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The Women’s Health and Cancer Rights Act (WHCRA) provides protection for individuals who elect breast reconstruction after a mastectomy. If you have had or are planning to have a mastectomy, you may be entitled to certain benefits under the WHCRA. Contact the Plan, or refer to the Summary Plan Description, for details.

