

**STAY CURRENT ON  
PLAN UPDATES AND**

# Maximize your benefits

**The SAG-AFTRA Health Plan (the Plan) offers programs and tools to help you make the most of your benefits.**

In this newsletter, you'll find important Plan updates, including a new travel benefit for abortion services, policy changes designed to reduce the stress of late premiums, and reminders to save both money and time.



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# A look at what's new and changing

## EFFECTIVE AUGUST 1, 2022

### Introducing a new travel benefit for abortion services

The Plan will reimburse travel expenses if you are unable to obtain abortion services because you live or temporarily work in a state where abortion is illegal.

#### Here's who's eligible for this new travel benefit:

- Participants
- Your covered spouse
- Your covered dependent children (needing an emergency abortion only)

#### Here's a snapshot of expenses covered on or after August 1, 2022:

- If you drive your own car, mileage (\$0.62 per mile), parking fees and tolls are covered. Gas is not covered.
- Rental car expenses up to \$65 per day, along with gas, parking fees and tolls. Mileage is not covered.
- Bus, taxi, train or plane fares (coach / economy fare)
- Lodging for the night prior to and the night of the abortion, as well as a subsequent night(s) if medically necessary, up to \$300 per night

For details, visit [sagafttraplans.org/health](https://sagafttraplans.org/health), and review the Summary of Material Modifications (SMM) document. Scan the QR code to get the SMM.



## EFFECTIVE JANUARY 1, 2023

### A longer grace period to pay active participant premiums

Beginning January 1, 2023, the premium payment grace period will increase from 15 to 30 days. By doubling the number of days, we're giving you more time to pay your Active participant premiums each quarter. We know Plan coverage is important, and now you'll have more of a cushion to avoid late payment stress and interruption of benefits.

### No more lifetime limits on late premium payment waivers

We're eliminating the lifetime limit on late premium payment waivers. Beginning January 1, 2023, if you don't pay your Active premium within the 30-day grace period, you can still pay your premium up to the last day of the quarter. You will receive a waiver every three years, through 2026. The counter will reset again every three calendar years thereafter (i.e., 2029, 2032, etc.).

### Stay up to date with your premiums!

We encourage all Plan participants to submit their premiums before the due date to avoid disruption in coverage. However, we know this isn't always possible, so now you have more time to submit your premiums.

You can pay your quarterly premiums through Benefits Manager at [my.sagafttraplans.org/health](https://my.sagafttraplans.org/health). And remember, you can sign up for automatic payments, deducted from your checking or savings account. Get the details at [sagafttraplans.org/health/premiums/automatic-payments](https://sagafttraplans.org/health/premiums/automatic-payments).

## Resuming the automatic 2% earnings escalator

To establish and maintain Plan eligibility, you must meet the minimum earnings or days requirement during your 12-month base earnings period (currently \$25,950 or 100 days). Prior to the COVID-19 pandemic, the earnings and days requirements automatically increased by 2% each year. While this practice was paused for 2020 and 2021, the automatic escalator is resuming. For eligibility starting January 1, 2023, the new minimum earnings or days requirement will be \$26,470 or 102 days. Going forward, the minimum earnings requirement is scheduled to increase by 2% each year.

## Increasing the Extended Career COBRA benefit

Qualification for the Extended Career COBRA benefit will be increasing to \$20,400 in earnings for COBRA coverage effective January 1, 2023. This means you'd have to earn this amount during your base earnings period of October 1, 2021 - September 30, 2022.

## EICOB rule discontinued

The SAG-AFTRA Health Plan and several other entertainment industry plans currently follow a rule called the entertainment industry coordination of benefits rule, which for participants covered under more than one industry plan, determines the plan paying primary benefits. (The other industry plans include the Directors Guild of America-Producer Health Plan, the Equity-League Health Plan, the Motion Picture Industry Health Plan, and the Writers' Guild-Industry Health Fund.)

Effective January 1, 2023, the SAG-AFTRA Health Plan will no longer follow this rule.

### Important note

With respect to coverage beginning January 1, 2023 and thereafter, the eligibility thresholds for Active coverage and for Extended Career COBRA benefits will increase by 2% per year.

Retirees, Roster Artists, Station Staff, and employees of SAG-AFTRA, the SAG-AFTRA Foundation, the SAG-Producers Pension Plan and the AFTRA Retirement Fund are not eligible for the Extended Career COBRA benefit.

### What this means for you

You'll no longer be penalized if you're eligible for, but choose not to enroll in, another entertainment industry health plan. If you meet the SAG-AFTRA Health Plan's eligibility requirements, you can enroll and receive full benefits coverage.

## Keep your information up to date

Be sure to update us every time you change your address, phone number and email. The SAG-AFTRA Health Plan and the SAG-Producers Pension Plan share this information if you are a participant of both.

The Pension and Health Plans are completely separate from the Union and the AFTRA Retirement Fund, so if you update your information with the Union or the AFTRA Retirement Fund, make sure to let the Plans know too. Log in at [my.sagaftraplans.org/benmgr/](https://my.sagaftraplans.org/benmgr/).

# Reminder: Save time and money using CVS digital tools

When you register at [caremark.com](https://www.caremark.com), or download the Caremark app, you can access personalized benefit information, compare drug costs and coverage, find drug savings opportunities and more.

Take a look at what you can do: 



**Find a network pharmacy near you through the pharmacy locator tool**



**Keep track of your prescriptions**

- Sign up for email or texts and to request refills.
- Set up automatic refills and medication reminders so you don't forget to take them.
- Stay up to date on your prescription drug spending.



**Use the Check Drug Cost & Coverage tool**

- See if your medication is covered and how much it costs.
- Compare costs of similar drugs.
- Find generic and other lower-cost alternatives.



**Take advantage of opportunities to save money**

- Activate your ExtraCare® card for extra savings.
- Save 20% on CVS Health brand products.



## Fall (and vaccine season!) are around the corner.

Schedule your flu immunization now, and stay up to date with the latest COVID-19 vaccination information. You and your covered dependents can also get vaccinated for shingles and pneumonia (if eligible) and several other illnesses, including chicken pox, HPV, tetanus, whooping cough, measles and more.

Make an appointment at any CVS pharmacy at [caremark.com](https://www.caremark.com), or at your provider's office.

# Important notices

## Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the Plan. If you have questions, you can speak to a representative by calling the Plan office at **(800) 777-4013** from 8:00 a.m. to 5:00 p.m. pacific.

## Privacy notice reminder

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires health plans to comply with privacy rules. These rules are intended to protect your personal health information from being inappropriately used and disclosed. The rules also give you additional rights concerning control of your own healthcare information.

This Plan's HIPAA Privacy Notice explains how the Plan uses and discloses your personal health information. You can find a copy of this notice at [sagaftplans.org/health](https://sagaftplans.org/health).

If you have questions, log in to your Benefits Manager at [my.sagaftplans.org/health](https://my.sagaftplans.org/health), and use the message center, or use our automated phone system seven days a week, 24 hours a day at **(800) 777-4013**. You can speak with a representative from 8:00 a.m. to 5:00 p.m. pacific. We're here to help.

Benefits under the SAG-AFTRA Health Plan are not vested or guaranteed. They may be modified, reduced or terminated at any time by the Board of Trustees. This Newsletter provides information about the SAG-AFTRA Health Plan. If there is any conflict between the newsletter and the Plan document (SPD), the Plan document (SPD) will govern.

See the SPD for details. Go to your Benefits Manager to make changes, and notify the Plan about life events.

**For more information about your benefits**

Go to [sagaftraplans.org/health](https://sagaftraplans.org/health).

Call the Plan at (800) 777-4013.

**SAG·AFTRA**  
HEALTH PLAN