



April 2, 2020

IATSE NATIONAL HEALTH & WELFARE FUND

RELIEF FOR FUND PARTICIPANTS IN RESPONSE TO THE COVID-19 PANDEMIC

The Board of Trustees of the IATSE National Health & Welfare Fund is aware of the devastating job losses and resulting financial consequences for the Fund's participants due to the COVID-19 pandemic and understands the importance of continued health coverage during this crisis. Work in the industry came to a virtual stop in March. This shutdown has an impact on continuing health coverage, which will be fully felt for coverage starting July 1 for Plan C. The Board has therefore adopted the following measures to assist participants in Health Plans A and C in continuing their coverage under the Fund:

For Participants Enrolled in Health Plan C:

Coverage for the Quarter Starting April 1, 2020: If your coverage lapsed on April 1, 2020 because you failed to timely make a required copayment, your coverage is automatically being reinstated to the level of coverage you had on March 31, 2020.

In other words, if you:

- were required to pay toward the CAPP charge to stay in your coverage option for the quarter beginning April 1,
- did not pay the required CAPP charge, and
- did not have enough funds in your CAPP account to downgrade to another level of coverage, you will NOT lose your Health Plan C coverage.

If you are in this group, the Fund will *automatically* continue the level of coverage (C-1, C-2, C-3, C-4, Triple-S, Single or Family) that you had as of March 31. *You do not need to contact the Fund to request this relief.* There are no refunds of co-payments made or changes to coverage from what you had at March 31. Note that if you were downgraded to a lower level of coverage (including a downgrade from Family to Single coverage), you will remain in that downgraded level of coverage. We recognize that some of you may have been downgraded to a lower level of coverage, or been downgraded from Family to Single coverage, which may be difficult. However, we are trying to focus resources on keeping participants from falling out of coverage entirely and continuing coverage for the quarter beginning July 1, when the greatest impact of the work closures will be felt (since contributions through April 30 determine eligibility for the quarter beginning July 1).

Coverage for the Quarter Starting July 1, 2020: For those enrolled in coverage as of April 1, no payment will be required from Plan C for you to remain enrolled in your existing coverage option (determined at May 15, 2020) for the quarter beginning July 1, 2020. If your CAPP balance is insufficient to cover the required CAPP charge, you need not submit that payment. Whatever amount is in your CAPP account on May 15th will be applied to the CAPP charge applicable to the July 1 quarter and for the Plan C coverage option you are enrolled in. You will not be required to make a payment to make up the difference. Your coverage will automatically continue at the same level. If you have enough funds in your CAPP account on May 15, 2020 (which consists of employer contributions received through April 30th) to cover the cost of your coverage, the CAPP charge for your coverage option will be deducted from your account.

Note Regarding *New Dependents* – The usual Fund rules will apply regarding your ability to enroll a new dependent (e.g., birth of a child or marriage) provided you notify the Fund timely (60 days from the event). If that event requires a change to family coverage (because you had single coverage) and your CAPP balance will not cover the additional charge for family coverage, the Fund will consider appeals requesting a subsidy for the increased cost not covered by your CAPP account (and will view these situations favorably). Please follow instructions on the Funds’ website, www.iatsenbf.org, to be able to email us this information while our Office remains closed.

For Participants Enrolled in Health Plan A on March 1:

If you were enrolled in Plan A on March 1, 2020 *and* had contributions made to the Fund on your behalf at any time during 2020, you will be credited with 10 days of work per month in March, April and May. These 10 days are in addition to any other days for which your employer contributed to the Fund.

If your employer contributed to Plan A for 11 days in March and no days in April or May, you will be credited as follows:

- March: 21 days (11 in March from your employer and 10 credited by the Fund)
- April: 10 days (credited by the Fund)
- May: 10 days (credited by the Fund)

Total: 41 days of credit for that 3-month period

The Board is committed to closely monitoring the COVID-19 situation and its impact on covered work and the impact on our participants’ much needed coverage. The Board has unanimously agreed to revisit these rules if needed. For the most up-to-date information about the IATSE National Benefit Funds, we encourage you to register for the online portal (if you have not already done so) and check the Funds’ website, www.iatsenbf.org regularly.

Anne J. Zeisler
Executive Director
I.A.T.S.E. National Benefit Funds