



Anne J. Zeisler
Executive Director

October 7, 2020

Announcement Regarding Continuing Relief for IATSE National Health and Welfare Fund Plan C Participants Due to the Covid-19 Pandemic

The Board of Trustees has decided to extend relief for the coverage quarter starting January 1, 2021, to participants currently enrolled in coverage and whose CAPP account balances are not large enough to support the premium payment needed to continue the same coverage option. This relief is a large financial expense for the Health and Welfare Fund that is being paid for by excess reserves. These reserves protect the Fund in difficult times like we are experiencing now.

Participants in Plan C-2, C-3, C-4 or Triple S (Single or Family)

If your CAPP account balance is insufficient to cover the required CAPP charge for your **current** coverage option (determined when the CAPP statements are run in mid-November) for the quarter beginning January 1, 2021, **you are not required to submit any co-payment to continue in that option.** The Fund is providing you with a subsidy in the amount required to continue that coverage, or you can use the subsidy amount plus your current CAPP balance toward the payment required for coverage in any other Plan option. The amount in your CAPP account on November 15, 2020 plus any subsidy you are entitled to receive will be applied to the CAPP charge applicable to your election for the January 1, 2021 quarter. Your coverage will automatically continue at the same level unless you timely elect to enroll in a different coverage option.

Participants in Plan C-1 (Single or Family)

If you are enrolled in C-1, the Fund will provide you with a subsidy if your CAPP account balance is insufficient to cover the required CAPP charge for **C-2** coverage (single or family, depending on your current coverage level when the CAPP statements are run) for the quarter beginning January 1, 2021. If you enroll in **C-2** (or any lower cost option), you will not be required to submit any co-payment. If you elect to stay in C-1, you can use the subsidy amount plus your current CAPP balance toward the CAPP charge for C-1 coverage and make the remaining co-payment.

Examples

Example 1. Carol is covered under Plan C-2 Single and has \$500 in her CAPP account when statements are run on November 15, 2020. Since the quarterly CAPP charge for Plan C-2 Single is \$2,397, Carol will receive a subsidy of \$1,897 for the coverage quarter beginning January 1, 2021 (CAPP charge of \$2,397, less her \$500 CAPP account balance = \$1,897). Carol decides to move to Plan C-2 Family as of January 1, 2021. She can move to Plan C-2 Family by making an additional payment of \$1,842. (The quarterly CAPP charge for Plan C-2 Family is \$4,239. Since Carol has \$500 in her CAPP account, and is entitled to a subsidy of \$1,897, she owes \$1,842 to enroll in Plan C-2 Family for the January 1, 2021 quarter.) Carol could also decide to move to Plan C-3 Family, for a copayment of \$303. (The quarterly CAPP charge for Plan C-3 Family is \$2,700. Since Carol has \$500 in her CAPP account, and is entitled to a subsidy of \$1,897, she owes \$303 to enroll in Plan C-3 Family for the January 1, 2021 quarter.)

Example 2. Joe is covered under Plan C-1 Single and has \$1,000 in his CAPP account when the statements are run on November 15, 2020. Since the quarterly CAPP charge for Plan C-2 Single is \$2,397, Joe will receive a subsidy of \$1,397 for the coverage quarter beginning January 1, 2021 (CAPP charge of \$2,397, less his \$1,000 CAPP account balance = \$1,397). He can choose to move to Plan C-2 Single and make no co-payment or remain in Plan C-1 Single and pay \$2,928. (The quarterly CAPP charge for Plan C-1 Single is \$5,325. Since Joe has \$1,000 in his CAPP account, and is entitled to a subsidy of \$1,397, he will owe an additional \$2,928 to afford the Plan C-1 Single CAPP charge of \$5,325.)

Regardless of which coverage option you elect for the coverage quarter beginning January 1, 2021, you can use your CAPP account balance plus the amount of any subsidy that the Fund is providing to you toward the CAPP charge for the coverage option you elect. The subsidy amount is based on the copayment needed for your current coverage option (or C-2 coverage for C-1 participants, as explained above). If you elect a higher coverage option, you will be required to make a copayment, but that payment is lower due to the subsidy the Fund is providing to you. The subsidy amount will be reflected in your November CAPP statement and all co-payment amounts will be automatically reduced by the subsidy amount.

Please note that the relief described above does not apply to new participants first enrolling as of January 1, 2021. The relief applies to participants currently covered for the October 1, 2020 to December 31, 2020 coverage quarter.

Note regarding participant termination as of December 31, 2020

The relief described in this notice **does not** apply to those who incur a participation termination. If you experience a participation termination as of December 31, 2020, you will lose coverage as of that date unless you choose to continue coverage through COBRA. *As a reminder*, you experience a "**participation termination**" under Health Plan C if over the preceding 24-month period, the Fund Office has not received employer contributions on your behalf equal to at least the quarterly charge for Plan C-2 single coverage. In order to regain coverage after a participation termination, you must meet the rules for re-entry: when eligible employer contributions in your CAPP account equal at least the current cost of one month of Plan C-3 single coverage plus the \$150 administrative fee. *Please see page 23 the Summary Plan Description, available on the Funds' website, www.iatsenbf.org.*

Look for Your CAPP Statement in Mid-November, Preferably on the Fund's Website www.iatsenbf.org. The package of Open Enrollment information, such as the Plan comparisons and other helpful information, will be mailed separately this year. The packet may arrive ahead of your CAPP statement. The Fund Office will advise you of this as we get closer to November. Please watch your email for notification of when the CAPP statements are available. We highly recommend that you register on the Fund's website, www.iatsenbf.org, if you have not done so already. Once registered, you will be sure to receive all important information as soon as it is released.

If you have any questions, or would like to request a Summary Plan Description, please contact the Participant Services Department: Email: psc@iatsenbf.org, Phone: 212-580-9092 or 800-456-FUND (3863) (Toll Free outside of New York).

Sincerely,



Anne J. Zeisler
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