



August 12, 2021

***IMPORTANT NOTICE - PLEASE READ
FUND-PROVIDED NO-COST COBRA COVERAGE OCTOBER 1 to DECEMBER 31, 2021
CHANGE TO OCTOBER 1 REENTRY RULES***

Because the federal ARP COBRA premium subsidy will expire September 30, 2021, the IATSE Health Fund's Board of Trustees has decided to provide **no-cost** COBRA coverage for certain Fund participants through December 31, 2021, since many participants are still unable to find sufficient work due to the COVID-19 pandemic. There is also a change to Plan C reentry rules for those who lost active coverage on May 31, 2021 due to the change to Fund-provided relief.

Who Is Eligible for the Fund's No-Cost COBRA Coverage?

Health Plan A: You will be eligible for Fund provided no-cost COBRA coverage through December 31, 2021 (or earlier if your COBRA period ends earlier) if you *either*:

- 1) *Are enrolled in federally subsidized COBRA in September 2021, and*
 - are not eligible for active Plan A coverage on October 1, and
 - continue to be eligible for COBRA coverage; *or*
- 2) *Are currently enrolled in active Plan A coverage, and*
 - are offered COBRA as of October 1, November 1, or December 1 due to insufficient Plan A days, and
 - make a timely election to enroll in COBRA coverage.

Health Plan C: You will be eligible for Fund provided no-cost COBRA coverage through December 31, 2021 (or earlier if your COBRA period ends earlier) if you *either*:

- 1) *Are enrolled in federally subsidized COBRA in September 2021, and*
 - do not have sufficient funds in your CAPP account to be automatically enrolled in Plan C coverage and do not make the required copayment to voluntarily enroll in active coverage, and
 - continue to be eligible for COBRA coverage; *or*
- 2) *Are enrolled in active Plan C coverage in September 2021, and*
 - do not have sufficient funds in your CAPP account to remain in *any* level of Plan C coverage without a copayment (either the same option, or an option you downgraded to or are defaulted into by Plan rules), and do not make the required copayment or are ineligible to copay due to participation termination, and
 - make a timely election to enroll in COBRA coverage.

If you are eligible for and want the no-cost COBRA coverage (groups 1 and 2 above), **then you should not make a copayment for active Plan C coverage for October 1.** But remember, you are not eligible for the no-cost COBRA coverage if you have sufficient funds in your CAPP account to be automatically enrolled in, or downgraded (without any copayment) into any level of Plan C active coverage for the October quarter.

If a family member is offered COBRA for any reason other than the employee's loss of work (e.g., due to divorce or child aging out), they **are not** eligible for the Fund's no-cost COBRA coverage. In addition, no-cost COBRA coverage is only available for months that you are otherwise eligible for COBRA coverage.

For Plan C Only: Minimum Reentry Threshold and \$150 Administrative Fee Is Waived for the October 1 Quarter: If you lost active coverage from Health Plan C on May 31, 2021 because of the change to the Fund-provided relief, the Trustees have decided that, for the October coverage quarter *only*, there is no minimum balance required in your CAPP account in order to enroll in Plan C at the optional level. In addition, the usual re-entry administrative fee of \$150 has been waived for both optional and automatic enrollment for this group only. Accordingly, you may copay for the October 1-December 31st coverage quarter regardless of your CAPP account balance but remember that a copayment should not be made if you are eligible for (and want) no-cost COBRA coverage (see above).

Questions: Please contact the Fund Office if you have questions by emailing psc@iatsenbf.org or calling 1-800-456-FUND.