



September 20, 2023

**IATSE NATIONAL HEALTH & WELFARE AND ANNUITY FUNDS:
RELIEF EXTENDED THROUGH MARCH 31, 2024 FOR FUND PARTICIPANTS AFFECTED BY THE
MOTION PICTURE/TELEVISION INDUSTRY STRIKES**

The Boards of Trustees of the IATSE National Health & Welfare and Annuity Funds (the "Funds") are aware of the job losses and resulting financial consequences for the Funds' participants due to the continuation of the WGA and SAG/AFTRA strikes. The Boards have therefore extended through March 31, 2024 the relief measures that were previously adopted to assist the Funds' participants whose work has been affected by the strikes. This notice describes the relief and who is eligible. Please read the full notice for necessary information. In summary:

Health Plan C: *Eligible* Plan C participants whose CAPP account balance is not sufficient for them to continue coverage for the quarter beginning January 1, 2024 (based on the option in which they are enrolled for the quarter beginning October 1, 2023) will *not* have to make a copayment to remain in that coverage for the quarter beginning January 1, 2024. ***See the eligibility requirements below.***

Annuity Plan: *Eligible* participants who are not currently working may take a distribution from their Annuity Fund account without the usual 6-month (or 2-month) waiting period. ***See the eligibility requirements below.***

**HEALTH PLAN C: RELIEF FOR COVERAGE JANUARY 1 - MARCH 31, 2024 FOR
PARTICIPANTS AFFECTED BY THE STRIKES**

Who is eligible:

You are eligible for relief if:

- you were enrolled in Health Plan C coverage for the quarter beginning July 1, 2023 and are continuously enrolled through December 31, 2023,
- your work under one or more of the below motion picture/television contracts has been affected by the strikes, and you worked under one of those contracts for at least **5 days** or **40 hours** between January 1 and June 30, 2023,* and
- you do not have a sufficient balance in your CAPP account to continue in the coverage option (in which you are enrolled as of October 1) for the quarter beginning January 1, 2024.

* The applicable contracts include but are not limited to the following (*you can call your Local Union office to ask what agreement(s) you worked under if you need that information*):

- Area Standards Agreement
- Low Budget Theatrical Agreement
- Pay Cable Agreements (e.g., HBO, Showtime, Starz, etc.)
- New York Majors Agreements (Local 764, Local 798, USA 829, Local 52 and Local 161)

- IATSE NBF Home Plan agreements
- One-Off Agreements for individual motion picture and television productions (e.g., East Coast Council and other regional Area Standards Agreements, Multi-camera single production agreements, etc.)

What relief is being offered:

For those eligible for relief for the coverage quarter beginning January 1, 2024, the Fund will cover the difference between your CAPP balance as of mid-November (if any) and the CAPP charge for the coverage option in which you are enrolled for the quarter beginning October 1. The Fund is providing you with a subsidy in the amount required to continue your coverage, or you can use the subsidy amount (plus your CAPP balance, if any) toward the payment required for coverage in any other higher cost Plan option as of January 1. If you enroll in a higher cost option, you will be required to make a copayment for the additional amount, as explained in more detail below. *Your coverage will automatically continue on January 1st at the same level (as in effect for the October 1 quarter), unless you timely elect to enroll in a different coverage option.*

How the relief works:

If you are eligible and your CAPP account balance is insufficient to cover the required CAPP charge for your coverage option (determined when the CAPP statements are run in mid-November) for the quarter beginning January 1, 2024, **you are not required to submit any co-payment to continue in that option.** Your CAPP statement for the quarter beginning January 1, 2024 will indicate if you are eligible for this relief.

Regardless of which coverage option you elect for the coverage quarter beginning January 1, 2024, you can use your CAPP account balance (if any) plus the amount of the relief subsidy toward the CAPP charge for the coverage option you elect. The subsidy amount is based on the copayment needed for your coverage option in effect as of October 1. If you elect a higher cost coverage option, you will be required to make a copayment for the difference. The subsidy amount will be reflected in the CAPP statement sent to you in November.

Here is an example of how the relief works if you change to a Plan option with a higher CAPP charge than your current option:

Susan is covered under Plan *C-2 Single* as of October 1, 2023 and has \$500 in her CAPP account when statements are run in mid-November 2023. Since the quarterly CAPP charge for Plan *C-2 Single* is \$2,679, Susan will receive a subsidy of \$2,179 for the coverage quarter beginning January 1, 2024 (CAPP charge of \$2,679, less her \$500 CAPP account balance = \$2,179). Susan decides to change to Plan *C-2 Family* as of January 1, 2024. She can enroll in Plan *C-2 Family* by making an additional payment of \$1,842. (The quarterly CAPP charge for Plan *C-2 Family* is \$4,521. Since Susan has \$500 in her CAPP account, and is entitled to a subsidy of \$2,179, she is required to make a copayment of \$1,842 to enroll in Plan *C-2 Family* for the January 1, 2024 quarter.) Susan 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 \$2,982. Since Susan has \$500 in her CAPP account, and is entitled to a subsidy of \$2,179, she is required to make a copayment of \$303 to enroll in Plan *C-3 Family* for the January 1, 2024 quarter.)

Unless you see a special message on your CAPP statement, you must make any required copayment or you will lose coverage on December 31, 2023. Contact the Fund Office if you think you are eligible but your statement does not have the special message.

Note Regarding New Dependents - The usual Fund rules will apply regarding your ability to enroll a new dependent (e.g., birth or adoption of a child or new spouse) for coverage during the quarter beginning January 1st, 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), the relief will also cover the increase in cost for family coverage (provided you are eligible for relief). This special relief only applies to *newly acquired* dependents enrolled under the Plan's special enrollment rules. If you add an *existing* dependent to your coverage at Open Enrollment (for coverage beginning January 1st), you will have to pay any additional cost for family coverage, as described above.

Participation Termination: 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, 2023, you will lose coverage as of that date unless you choose to continue coverage through COBRA.

Look for Your CAPP Statement in Mid-November, Preferably on the Fund's Website: Please watch your email for notification when the CAPP statements are available. We recommend that you register on the Fund's website, www.iatsenbf.org, if you have not done so already.

ANNUITY PLAN: NO WAITING PERIOD ON DISTRIBUTIONS FOR PARTICIPANTS OUT OF WORK DUE TO THE STRIKES, FOR APPLICATIONS SUBMITTED THROUGH MARCH 31, 2024:

You are eligible to take a distribution from your Annuity Fund account due to termination of employment *without* the usual waiting period (which is six months without work for those younger than age 55, and two months for those age 55 to 64) if you are currently out of work due to the WGA and SAG/AFTRA strikes and:

- your work under a motion picture/television contract has been affected by the strikes, and you worked under one of those contracts within the 6-month period January 1 to June 30, 2023,
- you are not currently working in any work covered by the Fund, and
- your complete application is submitted to the Fund Office and postmarked by March 31, 2024.

You will be required to complete a statement attesting to the fact that you meet the first two requirements above, in addition to the regular application requirements. Please allow at least three weeks for your application to be processed.

For the most up-to-date information about the IATSE National Benefit Funds, register for the online portal (if you have not already done so) and check the Funds' website, www.iatsenbf.org regularly. The Summary Plan Descriptions are also on the website. If you have further questions or would like to request a hard copy of the Funds' Summary Plan Descriptions, 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).

