As 2019 comes to a close, this is an optimal time to review your finances, your health care coverage, and your retirement plans — especially with the IATSE National Health & Welfare Fund’s Plan C open enrollment period ending on December 16th.

This issue of *Behind the Scenes* is designed to provide information that will help you make the best choices for you and your family. In addition to this newsletter, please read through the recent mailings you have received from the Fund Office — these can also be found on our website at [www.iatsenbf.org](http://www.iatsenbf.org).

Please be aware that Plan C CAPP rates are rising slightly for four of the Plan options, while remaining the same for the other six Plan options (see page 2 for more details). For three consecutive years, there were no changes in CAPP rates, which reflects our efforts to hold costs down amid an environment of rising medical and prescription drug costs.

In this issue, you will also find information about how to enroll in Plan C’s Medical Reimbursement Program (page 3) and in the Retiree Only Medical Reimbursement Plan (page 4).

In addition, you can read about how to go online to access your vision benefits (page 5) and Annuity Fund account statements (page 7), how to get mental health or substance abuse care for you or a family member (page 6), and how to utilize The Actors Fund’s Artists Health Insurance Resource Center (page 8), to help you review your health coverage options and help you understand Medicare enrollment.

And as winter approaches, we want to remind you to please get your free flu shot and the other no-cost immunizations you are entitled to, if you haven’t yet done so, courtesy of our partnership with CVS Pharmacy®.

Above all, we wish you a happy, healthy holiday season and a wonderful 2020.

Anne J. Zeisler

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Some CAPP Rates to Change; Others Remain the Same

After three consecutive years during which Plan C CAPP charges did not change, four plan options will incur small increases. For the remaining six plan options, CAPP charges will remain the same.

The Board of Trustees recently reviewed projections of the Health & Welfare Fund's benefits costs as compared to CAPP account charges for the six-month period beginning April 1, 2020. The projected costs for Plans C-2 Single, C-2 Family, C-3 Single, and C-3 Family all exceed the current CAPP account charges, and therefore must increase by $25/month ($75/quarter) as of the six-month period beginning April 1, 2020.

The rates for Plans C-1 Single, C-1 Family, C-4 Single, C-4 Family, Triple S Single and Triple S Family will not increase at this time.

The Health & Welfare Fund has been successful at keeping CAPP changes down notwithstanding a national environment in which the average premium for family coverage has increased by 22 percent over the past five years and 54 percent over the previous 10 years. The Fund works closely with its vendors to minimize expenses. However, with hospital, medical and prescription drug costs continually increasing throughout the U.S., it was not possible to avoid this increase.

Your open enrollment choice must be received by the Fund by December 16, 2019 for 2020. This is a good time to talk with your family and review all of the coverage options available under Plan C. The cost for Plan C-1 is extremely high due to claims utilization and the small number of covered participants. Anyone covered in Plan C-1 should review the quarterly CAPP charges compared to Plans C-2, C-3 and C-4. Even with the potential out-of-pocket costs in Plans C-2, C-3 and C-4, those options may make better financial sense for you due to the higher quarterly CAPP charges for Plan C-1.

As a reminder, if your CAPP account balance is more than the charge for two quarters of your Plan C enrollment choice, you can use any excess amount for the reimbursement of certain medical expenses, as detailed in the Plan's SPD and in the MRP guidebook or by looking at IRS Publication 502.

If your CAPP account balance is insufficient for enrollment in the Plan C coverage option of your choice, you can self-pay the difference. Please note that the fastest and easiest way to make a self-payment is through the Fund's website via MasterCard or Visa. You won’t have to worry about mail delivery, and you will get an immediate payment confirmation.

### QUARTERLY COSTS TO YOU

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<th>Current Quarterly CAPP Charge Effective 10-01-19</th>
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What You Need to Know About Plan C MRP

As the 2020 Open Enrollment approaches, please be aware of important information about Plan C’s Medical Reimbursement Program (MRP).

• If you want to enroll in the MRP as a stand-alone option for 2020, you must provide proof that you have employer- or union-sponsored group health insurance that meets the minimum value standards of the Patient Protection and Affordable Care Act (ACA) and will cover you and/or your family in 2020.

You must provide either:

1) A copy of the front and back of your identification card for your other employer- or union-sponsored group health insurance that will cover you and/or your family in 2020. The card must clearly state that it is group coverage; OR

2) If your coverage identification card does not clearly state that it is for a group health plan, you need to provide the Fund Office with a statement from your insurance carrier or plan sponsor verifying that the coverage is a group health plan through current employment.

In addition, you must sign and submit the certification which is on your open enrollment statement affirming that your other coverage meets the minimum value standards of the ACA.

• If you want to submit MRP claims for your eligible spouse and/or dependent(s) during 2020, you must sign and submit a certification affirming that your spouse and/or dependent(s) are also covered by an employer- or union-sponsored group health plan that meets the ACA minimum value standards.

• To get reimbursed for MRP claims, you must submit a completed and signed claim form. You can obtain one on our website, www.iatsenbf.org or by calling or emailing the Participant Service Center. You must include with your claim form copies of any Explanation of Benefits (EOBs) from your employer- or union-sponsored group health plan. You have one year from the earliest date of service on your claim(s) to submit them to the Fund Office for reimbursement.

To enroll for 2020, you must send all the required documents to the Fund Office no later than the end of open enrollment on December 16, 2019.
Key Facts About the Retiree-Only MRP Plan

If you are nearing age 65, already retired or on disability, you may be eligible to be reimbursed for some of your out-of-pocket costs associated with Medicare by enrolling in the Retiree-Only Medical Reimbursement Plan (R-MRP). Here is what you need to know:

Am I eligible?

You are permitted to enroll in the R-MRP Plan when you retire and have a balance remaining in your active Plan C CAPP account. Retired means that you are at least age 65 or you have a Social Security Disability Award (and thus are enrolled in Medicare). In addition, you must not be “active” as defined by the IATSE National Health & Welfare Fund, meaning the Fund has not received any employer contributions on your behalf during an eligibility period (such as August - October for the coverage quarter beginning January) — or the Fund received such contributions but your active CAPP account balance is less than the current cost of one quarter of single coverage under Plan C-4 ($902).

What expenses can be reimbursed?

The R-MRP Plan reimburses IRS-approved medical expenses up to the amount of your available account balance if your claim is filed with the Fund Office within 12 months of the earliest date of service on your claim. All necessary documentation must accompany your submission along with a completed claim form signed by you. This means we will need your Medicare EOB (explanation of benefits), copayment notice from Medicare, Medicare costs statement, etc.

In order to be reimbursed for a claim, you must be enrolled in the R-MRP Plan both at the time you incur the expense and at the time you submit your claim to the Fund. To be reimbursed for your spouse’s or dependent child’s expenses, he or she must have been enrolled in the R-MRP Plan both at the time the expense was incurred and at the time you submit the claim to the Fund.

You may not use your R-MRP balance to purchase active Plan C coverage (C-1, C-2, C-3, or C-4). Your R-MRP balance may never be transferred to an active Plan C CAPP account. If you wish to remain in Plans C-1, C-2, C-3, or C-4 instead of participating in the R-MRP Plan, please contact the Fund Office.

How do I enroll?

To enroll, you must submit your Medicare ID card to the Fund Office indicating you are enrolled in both Medicare Parts A & B and, if you are not yet age 65, a copy of your Social Security Disability Award. If you wish to enroll eligible dependents (your spouse and/or child), you must provide the Fund Office with proof of their dependent status (such as a marriage certificate for your spouse or birth certificates for dependent children). Once you submit this documentation, you will be enrolled in the R-MRP Plan unless you have been deemed “active” as described above.
Access Your Vision Benefits Online

You have the power to review your vision benefits information online at your convenience at Davisvision.com. Your account — which is shared by all covered family members — includes useful tools, such as viewing and printing your member ID card, finding an in-network provider, and viewing your list of benefits.

To create and log in to your member account, please take the following steps:

1. From any page on davisvision.com, select “Member log in” from the navigation.
2. If you have already set up your account, enter your username and password. Otherwise, click “Register new account.”
3. To register a new account, the Fund participant can set up an account with their own username and password on the member registration page, and have immediate access to the secure member area of the website.

You can also easily access your benefits through your smartphone. Simply download the Davis Vision mobile app and log in using the same credentials from your account for quick and easy access to the same great features found online.

Keep Track of Your Pension

If you participate in the IATSE National Pension Fund, you have a level of retirement security that is increasingly rare in today’s economy. Along with that, you have various legal rights and responsibilities related to your pension benefits.

Notably, you have the right to receive a statement of your earned pension credits and an estimate of your pension at retirement. The amount you receive at retirement age depends on your age at retirement and the pension credits you vest in. That’s why it’s a good idea to periodically check your credits. To do so, please request a pension benefit statement and/or estimate from the Fund Office. Requests must be made in writing.

If you’re already receiving your pension, please make sure you take the following three steps:

• Make sure the Fund Office has your current contact information, including your address and telephone number. That way you’ll receive your checks and other important information uninterrupted.
• Return your annual Pension Verification form to the Fund Office right away, if you haven’t already done so. Be sure to sign it and have it notarized. If we don’t receive it, your pension checks will be put on hold.
• If you return to work after you retire, you must notify the Fund Office about any work for which employer contributions are required to be made to the Fund under a collective bargaining or participation agreement.
• Please keep your beneficiaries up to date. If changes are needed, please notify the Fund Office in writing. Note that only certain changes are permitted once your pension begins.

If you’re receiving a disability benefit, you must provide proof each year to the Fund Office that you are still receiving social security disability benefits.

Though not required, you should periodically review the taxes withheld from your pension check. To change the amount for any reason, please contact the Fund Office.
Mental Health Matters

Mental health disorders, substance use and suicide present massive public health challenges throughout the U.S. Between 20 and 25 percent of the population has a diagnosable mental health and/or substance use disorder in any given year — yet only 40 percent of these individuals get treatment. And suicide is the tenth leading cause of death, claiming the lives of over 47,000 people each year.

The Health & Welfare Fund empowers you to receive care for mental health, cognitive and behavioral disorders rendered by licensed therapists, psychiatrists, social workers, and other providers. These services are reimbursed in accordance with the network requirements, copayment, and deductibles of the Plan the participant is enrolled in. In-patient rehabilitative services are covered in accordance with which Plan the person is enrolled in. Also, enrolled spouses and dependents are covered as well.

The Health & Welfare Fund is committed to making sure participants and their families get the most out of the benefits they work hard to obtain. Staff are available to help guide you through the Plan, advocate for you when you’re having difficulty and find resources for you when you need a helping hand. Our Live Health Online service provides behavioral health services without having to leave home. You can make appointments with the same therapist and speak with them via your smartphone or tablet. Reduced copays may apply.

In addition, several charitable organizations devoted to the well-being of entertainment industry workers offer mental health support and services. These include The Actors Fund, Behind the Scenes, and the Motion Picture & Television Fund.

Please reach out for help if you, a co-worker, or a family member is in need.

How and Where to Get Help

In the U.S., if you or someone you work with is considering suicide, call the National Suicide Prevention Lifeline at 800-273-8255 immediately.

If you or someone you work with is struggling with issues such as depression, anxiety, or addiction to alcohol or other substances, take the following steps:

- Call the IATSE National Benefit Funds at 800-456-FUND (3863) to verify coverage for the services needed and receive guidance as needed.
- Call one or more of the entertainment industry support organizations:
  - The Actors Fund at 800-221-7303.
  - Behind the Scenes at 212-244-1421.
  - The Motion Picture and Television Fund at 855-760-6783.
For your convenience, and to safeguard your personal account information, your Annuity Fund statements are posted to your online account each quarter.* If you aren’t signed up for statement notification emails (see below for more information), you’ll receive a printed copy once a year through the mail. To view your statements online:

- Sign on to your account at wellsfargo.com
- Select your retirement plan name on the Account Summary page
- From your Annuity Fund plan dashboard select My Account and then Statements

From there, you can view, download, or print two years of statements, all in one secure location.

**SIGN UP FOR STATEMENT NOTIFICATION EMAILS**

When you access your Annuity Fund account online, you may be automatically prompted to select delivery preferences. If you aren’t prompted, choose the My Settings link at the top of the page, and then Delivery Preferences. Select Email for Statements, and you’ll receive a notification email each quarter when your new statement is ready to view online. While you’re there, sign-up to receive Plan Information and Retirement Planning Resources via email as well.

**FIRST TIME ACCESSING YOUR ACCOUNT ONLINE?**

To get started, visit wellsfargo.com and select Enroll at the top of the page to register for online access. Or, if you have other Wells Fargo accounts that you access online, sign on using the same username and password you use for those accounts. After registering, select your retirement plan name from the Account Summary page and view your online retirement Dashboard.

Don’t automatically see your retirement plan account summary? Once you’ve signed on, select the drop down next to your name in the top right corner, select Account Settings and then Add Account. Your retirement account should be available to add.

**QUESTIONS?**

Call us at 1-866-728-3357 for additional information about your statements, or for help accessing your online account.

Representatives are available Monday through Friday, 7:00 a.m. to 11:00 p.m. Eastern Time.

*You may request a paper copy of your statement at any time, at no additional cost, by calling 1-866-728-3357, after entering your PIN select option 2, option 1, and option 1 to request a paper copy of your statement.

Recordkeeping, trustee, and/or custody services are provided by Wells Fargo Institutional Retirement and Trust, a business unit of Wells Fargo Bank, N.A.

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A Message from The Actors Fund

Help Navigating Health Insurance

For members on the east coast and in the central region, The Actors Fund’s Artists Health Insurance Resource Center (AHIRC) has certified Navigators who can help you review your health care options and enroll in coverage. For those in New York City, the AHIRC offers free weekly educational workshops at their main office in Times Square. The seminar covers all non-union sponsored coverage options, including private and public insurance plans. Attendees will learn about special programs like the COBRA subsidy, which pays for half of a New York IATSE member’s COBRA premiums for 12 months, as long as certain income and residency guidelines are met. A separate workshop is conducted for those transitioning to Medicare. Check out the workshop schedule at actorsfund.org/Workshops. To schedule a free consultation with a Navigator, call 917.281.5975.

For members on the west coast, Entertainment Health Insurance Solutions (EHIS), a joint program of The Actors Fund and MPTF, has licensed agents who can provide unbiased, comprehensive health insurance counseling. All services are free and include enrollment assistance in medical, dental, vision and travel health insurance plans. EHIS also provides regular educational workshops on all non-union sponsored coverage options at The Actors Fund’s offices in Beverly Hills and Burbank. Check out their workshop schedule at ehisca.com. To schedule a free consultation, call 1.833.777.EHIS (3447).

Why is This Information Important Right Now?

The fall is “Open Enrollment” time! During Open Enrollment, everyone who is not enrolled in a union-sponsored plan should review their coverage options. It is the only time during the year when you can enroll in health insurance coverage or switch plans (a few exceptions apply). If you’re on Medicare and would like to change or renew your Medicare Advantage or Medicare Part D plans, you must do so between October 15 – December 7. For those not on Medicare or union sponsored health benefits, the time to enroll in or renew your coverage through a state Marketplace is, in most states, November 1 – December 15. However, you should check each states requirements (Note: New York Open Enrollment period is from November 1, 2019 – January 31, 2020 and California’s is from October 15, 2019 – January 15, 2020). For coverage beginning January 1, 2020, New York and California have an enrollment deadline of December 15, 2019.

In addition, there have been some recent changes to the health insurance landscape. The federal government will no longer penalize you for being uninsured; however, some states, including New Jersey, Massachusetts, California and Washington D.C., will. In 2020, California will allow those making up to approximately $72,000/year (single) to receive reduced rates on their non-union sponsored health insurance premiums through Covered California. This significantly expands the number of people who will be eligible for more affordable insurance.

Finally, “junk insurance” products have become more popular this year. The knowledgeable staff at The Actors Fund and EHIS can help you understand what’s junk and what’s not and find something that works for you and your family.

The Actors Fund, for everyone in entertainment — www.actorsfund.org
Contribute To The 401(K) Feature of The IATSE Annuity Plan To Add To Your Retirement Security:

Individuals employed under contracts between IATSE and the Broadway League (the "Pink Contract") and certain other agreements providing for 401(k) participation are eligible to participate in the 401(k) feature of the IATSE Annuity Plan, which permits employees to make tax-deferred contributions to the Plan out of their salary.

For the 2020 Plan year, eligible individuals may contribute up to 85% of their salary (subject to certain limitations) earned while a participant in the 401(k) portion of the Annuity Plan, on a tax-deferred basis, subject to the IRS maximum ($285,000 in 2020). This contribution, called a deferred salary contribution, is completely voluntary and does not affect your employer’s obligation to contribute to the Annuity Fund pursuant to the applicable collective bargaining or participation agreement. If you are age 50 or older as of December 31, 2020, you may contribute up to an additional $6,500 in 2020 as a catch-up contribution for a total maximum allowable deferral of $26,000.

Note: Salary, as currently defined in the Pink Contract, does not include overtime, penalties, per diem or any other additional payments. The percentage of salary you elect to defer will not be applied to any portion of your salary that exceeds the amount on which employer contributions are based under the Pink Contract or other applicable agreement. In addition, by law, your employer may not contribute on salary above annual limits set by the IRS ($285,000 in 2020).

Eligible individuals may elect to start or change these contributions at any time while employed under the Pink Contract or other agreement providing for Annuity Plan 401(k) participation by completing and signing a Deferred Salary Agreement form and submitting it to the Fund Office. Any change will take effect as soon as practicable after the Fund Office receives the Deferred Salary Agreement.

Participation

Participation in the Annuity Plan’s 401(k) option is available to Plan participants whose employers contribute at least 3% of salary to the Annuity Fund on their behalf, as required by a collective bargaining or participation agreement, provided that the employer has agreed in its collective bargaining or participation agreement to participate in the Annuity Plan’s 401(k) option.*

Currently, the Pink Contract requires contributing employers to contribute an amount in excess of 3% of salary (as defined above) to the Annuity Fund on behalf of eligible employees. Other employers participating in the 401(k) feature contribute to the Annuity Fund (either weekly or monthly) the amounts set forth in the applicable contract, which will be no less than 3% of salary. This employer contribution is called a non-elective contribution. Both your deferred salary contribution and the employer’s non-elective contribution are 100% vested immediately and non-forfeitable and are subject to a combined annual limit set each year by the IRS (for example, $57,000 in 2020).

Catch-up contributions for those who are age 50 or older as of December 31, 2020 are not included in the combined annual limit.

*Other participants employed under certain collective bargaining agreements in the motion picture industry may be eligible to make deferred salary contributions even though their employer does not contribute 3% or more of salary to the Annuity Fund. This notice does not apply to such participants. Please review the Summary Plan Description or contact the Fund Office for more information.

Distribution of Account Balance

You are eligible to receive a distribution from the Annuity Plan if:

- you retire on or after normal retirement age (65),
- you separate from service with all contributing employers (there is a two-month waiting period if you are between ages 55 and 65, and a six-month waiting period if you are under age 55) and have not returned to service with a contributing employer, or
- you are permanently and totally disabled (as defined by the Plan).

You may also withdraw salary deferrals at age 59-1/2 even if you are still employed. The Fund also allows hardship withdrawals of certain monies contributed to and received by the Fund on or after January 1, 2010; the 3% non-elective contribution for work performed before March 1, 2019 is not eligible for hardship withdrawal.

Note: You are not eligible to receive a distribution from the Plan if you cease to be eligible to make deferred salary contributions but you remain employed by a contributing employer to this Plan.

If you die, the Plan will distribute the balance of your account as a death benefit under the rules of the Plan.

For more information about contributions or how to make salary deferrals to the Plan, refer to your Summary Plan Description (available online at www.iatsenbf.org or from the Fund Office).

Reminder: Participation in the Annuity Plan’s 401(k) feature is voluntary. Whether or not you participate, your employer must continue to make any non-elective contributions to the Plan required by the collective bargaining or participation agreement on your behalf.
I.A.T.S.E. National Pension Fund

Note: The 2018 Annual Funding Notice for the I.A.T.S.E. National Pension Fund (mailed in April 2019) replaces the Summary Annual Report disclosure requirement for this Fund. Please contact the Fund office if you need a copy of the 2018 Annual Funding Notice.

I.A.T.S.E. National Health & Welfare Fund

This is a summary of the annual report of the I.A.T.S.E. National Health & Welfare Fund, EIN 23-7334343, Plan No. 501, for the period January 1, 2018 through December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of the I.A.T.S.E. National Health & Welfare Fund has committed itself to pay certain health benefit claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Berkley Life and Health Insurance Company, Davis Vision, Inc., Metropolitan Life Insurance Company and Triple S Salud, Inc. to pay health, vision, life insurance, temporary disability, prescription drug, stop loss, PPO, indemnity and major medical, teleconsulta, organ & tissue transplant claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2018 were $4,475,180.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was $553,878,347 as of December 31, 2018, compared to $474,012,636 as of January 01, 2018. During the plan year the plan experienced an increase in its net assets of $272,211. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of $4,215,673, including employer contributions of $3,836,523, employee contributions of $16,082,835, losses from investments of ($7,542,306), and other income of $23,573.

Plan expenses were $214,826,227. These expenses included $11,535,299 in administrative expenses, and $203,290,928 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant’s report;
2. financial information;
3. information on payments to service providers;
4. assets held for investment;
5. insurance information, including sales commissions paid by insurance carriers;
6. information regarding any common or collective trusts, pooled separate accounts; master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Executive Director, I.A.T.S.E. National Health & Welfare Fund, 417 Fifth Avenue, 3rd Floor, New York, NY 10016, (212) 580-9092. The charge to cover copying costs will be $15.25 for the full annual report or $0.25 per page for any part thereof.

I.A.T.S.E. National Vacation Fund

This is a summary of the annual report of the I.A.T.S.E. National Vacation Fund, EIN 23-7345994, Plan No. 501, for the period January 1, 2018 through December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was $4,108,734 as of December 31, 2018, compared to $3,836,523 as of January 01, 2018. During the plan year the plan experienced an increase in its net assets of $272,211. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of $4,215,673, including employer contributions of $4,183,100, and earnings from investments of $32,573.

Plan expenses were $3,943,462. These expenses included $224,152 in administrative expenses, and $3,719,310 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant’s report;
2. financial information;
3. information on payments to service providers;
4. assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Executive Director, I.A.T.S.E. National Vacation Fund, 417 Fifth Avenue, 3rd Floor, New York, NY 10016, (212) 580-9092. The charge to cover copying costs will be $6.25 for the full annual report or $0.25 per page for any part thereof.
I.A.T.S.E. Annuity Fund

This is a summary of the annual report for the I.A.T.S.E. Annuity Fund, EIN 13-3088691, Plan No. 001, for the period January 1, 2018 through December 31, 2018. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were $41,835,092. These expenses included $5,369,262 in administrative expenses, and $36,465,830 in benefits paid to participants and beneficiaries. A total of 82,940 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $876,149,243 as of December 31, 2018, compared to $862,794,751 as of January 01, 2018. During the plan year the plan experienced an increase in its net assets of $13,354,492. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $55,189,584, including employer contributions of $72,314,842, employee contributions of $7,677,607, losses from investments of ($24,973,851), and other income of $170,986.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:
1. an accountant’s report;
2. financial information;
3. information on payments to service providers;
4. assets held for investment;
5. fiduciary information, including non-exempt transactions between the plan and parties-in-interest (that is, persons who have certain relationship with the plan);
6. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Executive Director, I.A.T.S.E. Annuity Fund, 417 Fifth Avenue, 3rd Floor, New York, NY 10016, (212) 580-9092. The charge to cover copying costs will be $7.75 for the full annual report or $0.25 per page for any part thereof.

Other Information

You also have the right to receive from the Fund Office, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report, these two statements and accompanying notes will be included as part of that report. The charges to cover copying costs given above do not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Funds at 417 Fifth Avenue, 3rd Floor, New York, NY 10016 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Board of Trustees

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<tr>
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<td>Matthew D. Loeb</td>
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<td>Paul Libin</td>
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EXECUTIVE DIRECTOR

Anne J. Zeisler
At the Fund Office, we welcome your questions or requests for information. There are a number of ways to reach us.

**How You Can Reach Us**

**Administration**

**DROP IN** — We’re located on the third floor at 417 Fifth Avenue, between 37th and 38th Streets.

**CALL US** — In New York, the number is 212-580-9092. The toll-free number is 1-800-456-FUND (3863).

**SEND AN EMAIL** to the Participant Services Center (PSC@iatsenbf.org).

**SEND US A FAX** —

- Our main fax number 212-787-3607
- Benefits 212-730-7706
- Contracts & Contributions 212-792-8322
- Finance 212-792-8321
- Pension 212-792-8323
- Executive Director 212-792-8320

**HOSPITAL AND HEALTH**

- Empire Blue Cross Blue Shield
- Triple-S

**PRESCRIPTION DRUG**

- CVS Health

**VISION**

- Davis Vision

**DENTAL**

- Delta Dental
- A.S.O./S.I.D.S.

**MEDICAL REIMBURSEMENT PROGRAM (PLAN C-MRP AND R-MRP)**

- The Fund Office

**PHYSICAL EXAM AND HEARING AID BENEFIT**

- A.S.O./S.I.D.S.

**LIFE INSURANCE**

- MetLife

**ANNUITY**

- Wells Fargo

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**IATSE National Benefit Funds 2020 Holiday Schedule**

- New Year’s Day: January 1
- Martin Luther King Jr. Day: January 20
- Presidents’ Day: February 17
- Good Friday: April 10
- Memorial Day: May 25
- Independence Day: July 3 (observed)
- Labor Day: September 7
- Columbus Day: October 12
- Veterans Day: November 11
- Thanksgiving: November 26
- Day after Thanksgiving: November 27
- Christmas: December 25

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**Happy Holidays**