

BEHIND THE SCENES



FROM THE EXECUTIVE DIRECTOR:

I hope that this summer issue of *Behind the Scenes* finds you and yours healthy and that you have an opportunity for some enjoyment during the coming months.

You will see, on page 2, that due to rising medical, hospital and prescription drug costs, the CAPP account charges will increase for each of the Health Fund Plan C coverage options effective October 1, 2025. The new charges come after careful review of benefit costs and cost projections.

This issue also contains information about our newly redesigned website (page 8), which has a fresh, contemporary look with user-friendly navigation—so you can find your valuable benefits information quickly, including your complete pension credit history. Visit our new site to stay on top of all your benefits, including those from the Pension and Vacation Funds, which you can read more about on pages 10 and 11.

Learn more about your prescription drug benefits options and coverage on page 4. And see how you can register for informative webinars (page 9) to help

you target your financial goals in retirement. We have also included articles on the impact and importance of annual eye exams (page 8), the link between stress and oral health (page 6), and how to get help if you or a loved one suffers from depression (page 7).

On behalf of the Trustees and the staff of the IATSE National Benefit Funds, I wish you and your families a wonderful summer filled with good health.

Best wishes.

A handwritten signature in blue ink, reading 'Anne J. Zeisler'.

Anne J. Zeisler

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Health & Welfare Plan C CAPP Rates to Increase, Starting October 2025

At its recent meeting, the IATSE National Health & Welfare Fund Board of Trustees carefully reviewed the Fund’s benefit costs and looked at cost projections for the six-month period beginning October 1, 2025, as compared to the current CAPP account charges. With the continued increase in costs for medical, hospital and prescription drugs, the Trustees have determined that CAPP account charges for each of the Plan C coverage options will increase effective October 1, 2025.

The amount in your CAPP account available for the October 1st coverage quarter will include any employer contributions received by the Fund Office during May, June, and July 2025, as well as any unused CAPP funds remaining in your CAPP account from employer contributions prior to that time.

If you have a CAPP account balance in excess of the charge for two quarters of your enrollment choice, that excess is available for the reimbursement of uninsured medical expenses, such as co-payments. This is the **Medical Reimbursement Program**, also called Plan-C MRP.

If the balance in your CAPP account is not sufficient to cover the CAPP charge for the coverage option of your choice, you can self-pay the difference. 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.

We encourage you to check your CAPP account balance either online at www.iatsenbf.org, by email at pssc@iatsenbf.org or by calling the Fund Office toll free at 1-800-456-FUND (3863) before you make any selections or co-payments.

The current quarterly CAPP charges and the quarterly CAPP charges for the six-month period from October 1, 2025 through March 31, 2026 are as follows:

Plan C CAPP Account Charges

| QUARTERLY COSTS TO YOU | | |
|--------------------------|---|---|
| | CAPP Charge Effective April 1, 2025 to September 30, 2025 | CAPP Charge to be Effective October 1, 2025 to March 31, 2026 |
| PLAN C-1 Coverage | | |
| Individual | \$5,745 | \$5,964 |
| Family | \$12,177 | \$12,639 |
| PLAN C-2 Coverage | | |
| Individual | \$2,934 | \$3,045 |
| Family | \$4,776 | \$4,956 |
| PLAN C-3 Coverage | | |
| Individual | \$2,151 | \$2,232 |
| Family | \$3,237 | \$3,360 |
| PLAN C-4 Coverage | | |
| Individual | \$1,244 | \$1,293 |
| Family | \$2,079 | \$2,157 |
| Triple-S Coverage | | |
| Individual | \$927 | \$963 |
| Family | \$1,884 | \$1,956 |



Retiree Health Benefit Plan: Improvement to Medicare/Medigap Reimbursement Benefits

The Board of Trustees of the I.A.T.S.E. National Health and Welfare Fund (the “Fund”) is pleased to announce the following improvements to the Retiree Health Benefit Plan (“Plan”) provided to eligible former participants (and their eligible spouses) of Health Plan A and Plan C.

Effective April 1, 2025, the Medicare reimbursement amounts provided by the Plan will be increased as follows:

Medicare Part B Reimbursement

The quarterly reimbursement toward the cost of Medicare Part B premiums has been increased from \$75 to **\$240**.

Medigap Reimbursement

The quarterly reimbursement toward the cost of “Medigap” health care premiums has been increased from \$246 to **\$489**.

Medicare Part D Reimbursement

The annual reimbursement toward the cost of Medicare Part D (prescription drug) premiums has been increased from \$500 to **\$864**.

All other aspects of the Plan are unchanged, including without limitation, the eligibility and enrollment rules and the reimbursement requirements, as well as special rules that may apply to former participants of plans that merged with this Plan. The Plan is described in the Plan C Summary Plan Description (SPD) on pages 113-115, and in the Plan A SPD on pages 92-94.

As a reminder, you are entitled to these Plan benefits if:

- Your retirement started on or after January 1, 2001, at age 65 or older.
- You are on Medicare.
- You completed 15 calendar years of service under the Health & Welfare Fund. (A “year of service” is a calendar year in which you were covered under the Fund as a participant for at least six consecutive months.)

- Four of your years of service under the Health & Welfare Fund were during the five calendar years immediately before you retired at age 65 or older.

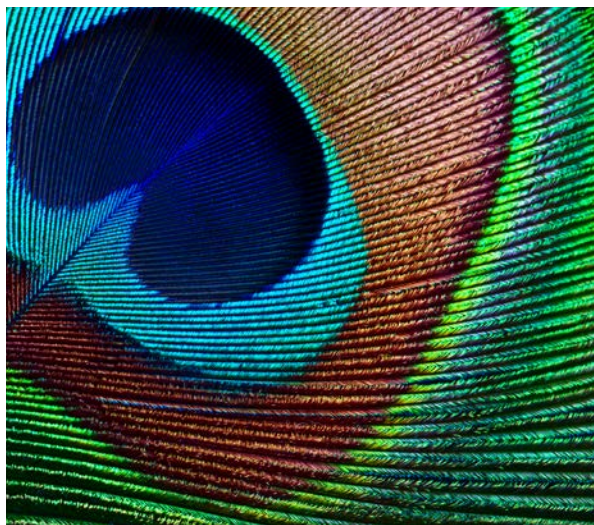
Your spouse is also eligible for these benefits if your spouse is on Medicare.

When you become eligible, the Fund will send you an application, which you must complete and return. Once your application is approved, you will receive reimbursement for the quarter in which your completed application is received and for future quarters, but not for any prior quarters.

For questions about these changes, or any aspect of the Plan, please call the Fund Office at (212) 580-9092 or (800) 456-FUND (3863), or email the Participant Services Center at psc@iatsenbf.org.

You should take the time to read this notice carefully and share it with your family. It is very important that you retain this notice; it is intended to serve as a Summary of Material Modifications (“SMM”) to the Plan rules. Your SPD booklet has a pocket on the back cover for keeping such notices handy. While every effort has been made to make this SMM as complete and as accurate as possible, it does not restate the existing terms and provisions of the Plan other than the specific terms and provisions it is modifying. If any conflict should arise between this summary and the terms of the SPDs (other than with respect to the specific terms and provisions this summary is modifying), or if any point is not discussed in this summary or is only partially discussed, the terms of the SPDs will govern in all cases.

The Board of Trustees (or its duly authorized designee) reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Plan. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan or any benefits provided under the Plan (or qualification for such benefits), in whole or in part, at any time and for any reason.



Your Pharmacy Benefits

This article has tips on how to make the most of your coverage and save money too.

First things first. Have you registered at [anthem.com](https://www.anthem.com) yet?

While online, you'll be able to:

- Arrange to have medications you take regularly delivered to your door with home delivery from CarelonRx Pharmacy.
- Find a pharmacy, price a medication, and refill or renew a prescription, plus track orders and shipping status in real time using online tools.
- Check your plan's drug list (formulary) for a wide range of cost-effective medicines covered by your plan.
- Save more money when buying certain medications by using the Price a Medication tool in the SydneySM Health app. It helps you find the best price for medications in your plan's network.

With the Sydney Health app, you can manage your benefits from anywhere. Download it at the Apple Store[®] (iOS) or on Google Play (Android).

Your drug coverage

Here is what your plan covers:

- Brand-name and generic drugs on your plan's drug list
- Certain preventive drugs at little or no cost to you
- Specialty drugs if you have ongoing health issues or a serious illness

Your drug list

Your plan uses the **National Direct Plus Drug List**. It includes hundreds of generic and brand-name prescription drugs in every therapeutic class, which can help keep your costs down. Choosing a medicine on your drug list can help you pay less—especially when compared to paying out of pocket for medicines that aren't covered.

You can check your plan's drug list online at [anthem.com/NationalDirectDrugList3TierABCBSNY](https://www.anthem.com/NationalDirectDrugList3TierABCBSNY). If your drug isn't on the list, you will see other options. Drug lists can change, so you may want to check it when you have a new prescription. CarelonRx will send you a letter if a drug you take is removed from the list, and in some cases, if a drug you take is moved to a higher tier.

Medicines are grouped in tiers. Your share of the cost depends on which tier your medicine is on. Medications on lower tiers usually cost less.

Certain preventive medicines are available at little or no cost to you in compliance with the Affordable Care Act (ACA) when specific criteria are met. To find out more, go to [anthem.com/ny-drug-list](https://www.anthem.com/ny-drug-list).

Your pharmacy options

You have choices for filling your prescriptions, including local pharmacies in your plan and convenient home delivery from CarelonRx Pharmacy.

Retail pharmacies

Your plan includes nearly 67,000 pharmacies nationwide. You'll save the most money when you use one of these pharmacies. It's easy to find one near you. Just log in at [anthem.com](https://www.anthem.com), find **Locate a Pharmacy** and type in your ZIP code.

Home delivery

If you take medicines regularly or need them on a long-term basis, you can save time with home delivery. With CarelonRx Pharmacy, you can receive up to a 90-day supply of medications delivered quickly and safely to you. Plus, with home delivery, you receive free standard shipping and automatic refills, so you won't need to go to the pharmacy. For maintenance medications (those you take for more than 60 days), mail-order through CarelonRx Pharmacy is mandatory under your plan. For more information, please review the Summary Plan Description.

Once you're enrolled in the Health Fund, visit [anthem.com](https://www.anthem.com) to get started or call the Pharmacy Member Services number on your ID card.

Specialty Pharmacy – Exclusive

If you have a health condition that requires specialty medicine, such as those you take by injection or infusion, or that needs special handling, you will need to order through CarelonRx's specialty pharmacy.

To view a list of specialty drugs that will require you to go to a network specialty pharmacy to fill your prescription when covered by your plan, visit [anthem.com/ny-drug-list](https://www.anthem.com/ny-drug-list) and select the Exclusive Specialty Drug List.

Your cost

Your share of drug costs—including copays and coinsurance—depends on your plan and which pharmacy you use. You will find this information when you log in at [anthem.com](https://www.anthem.com). You can also go to the Fund's website (www.iatsenbf.org) to view your Summary of Benefits and Coverage or the Summary Plan Description, or contact Participant Services at psc@iatsenbf.org if you have any questions.



A few more things about your drug coverage

Here are a few more things to know about your drug coverage. (Don't worry, we'll keep it short.) Some medications require certain steps before your plan covers them. Here are a few you need to know about:

- Preapproval, also known as prior authorization (PA). You may need to get CarelonRx's approval before a pharmacy can fill your prescription.
- Quantity limits (QL). Your plan may limit how much of a medicine you can get each month to help protect your health.
- Dose optimization (DO). You may be able to switch from taking a drug twice a day to taking it once a day at a higher strength.

5 ways to save more on your prescription medications

1. Take medications on your plan's drug list.
2. Find out if there are generic or over-the-counter options.
3. Check your cost with the Price a Medication tool at [anthem.com](https://www.anthem.com).
4. Use pharmacies in your plan's network.
5. Ensure that you order your 90-day supplies of medications you take regularly.

Always check with your doctor before changing your medication



How Stress Can Affect Your Smile— Relax for Better Oral Health

The impact of stress can translate to physical symptoms that affect many parts of the body—including the mouth.

Here are a few ways that stress can show up in your oral health:

Teeth Grinding (bruxism) — Clenching your jaw and grinding your teeth can lead to ground-down or sensitive teeth, tongue indentations and eroding tooth enamel. The condition can be caused by nervous tension, frustration, anxiety, and sleep disorders, as well as an abnormal bite or missing or crooked teeth.

TMJ (temporomandibular disorders) — TMJ is a group of conditions that affect the jaw and associated muscles. When the joint that hinges your jaw gets aggravated or misaligned, the results can be terribly painful. You may feel a popping or clicking of the jaw, and it may be hard to chew and eat. Stress and clenching or grinding teeth may lead to or exacerbate this disorder.

Gum Diseases (gingivitis, periodontitis) — Red, swollen or bleeding gums, persistent bad breath or a bad taste in the mouth, or loosening teeth may be signs of gum disease. Gum disease is a bacterial infection that causes chronic inflammation of the gums and surrounding tissue. Surprisingly, stress is also a risk factor for gum disease and can increase its severity. It can also decrease the effectiveness of treatments.

To help you manage stress-induced oral health issues:

- **See your dentist.** If you are experiencing any of these symptoms, you may want to see your dentist. Seeing your dentist for regular cleanings and exams can help identify problems. Your dentist may be able to recommend specific treatments for stress-related oral conditions such as TMJ or teeth grinding.
- **Build relaxation into your schedule.** Yoga, meditation, massage, exercise, and regular “movement” breaks from work can be a good outlet to reduce tension and stress.
- **Consider nightguards.** Nightguards are devices that relax the jaw by acting as a cushioning barrier between the teeth while sleeping.

Participants and their covered family members can visit www.deltadental.com for more information and to schedule a dental appointment!



Getting Support for Depression

Feeling sad all the time? Struggling to get through day-to-day activities? Those may be signs of depression—a condition that can affect how you think, feel and act. Depression typically doesn't go away on its own and it's important to seek help.

The good news is that there are many ways to treat and cope with depression. For I.A.T.S.E. National Health & Welfare Fund participants, Anthem's Employee Assistance Program (EAP) can help, with access to tools, resources, and support—all available at no extra cost to you. This includes:

- Access to confidential virtual or in-person counseling sessions—up to three at no cost (after that, visits are covered under the applicable Plan rules)
 - Simply log in at anthem.com/eap to connect with a licensed professional
- Referrals for support groups and treatment
- Educational material
- Tips for helping a loved one who's depressed
- Information on ways to treat depression
- Self-paced learning materials (articles, podcasts, and videos) on dozens of emotional wellness topics

Support you can rely on

If you or a loved one are dealing with depression, your EAP is here for you. Get the help you need 24/7. Go to anthem.com/eap and log in anytime with the code: IATSE National.

If you are in crisis, call 988 to reach the National Suicide Prevention Hotline or go to your nearest emergency room.



Annual Eye Exams Check More Than Your Vision

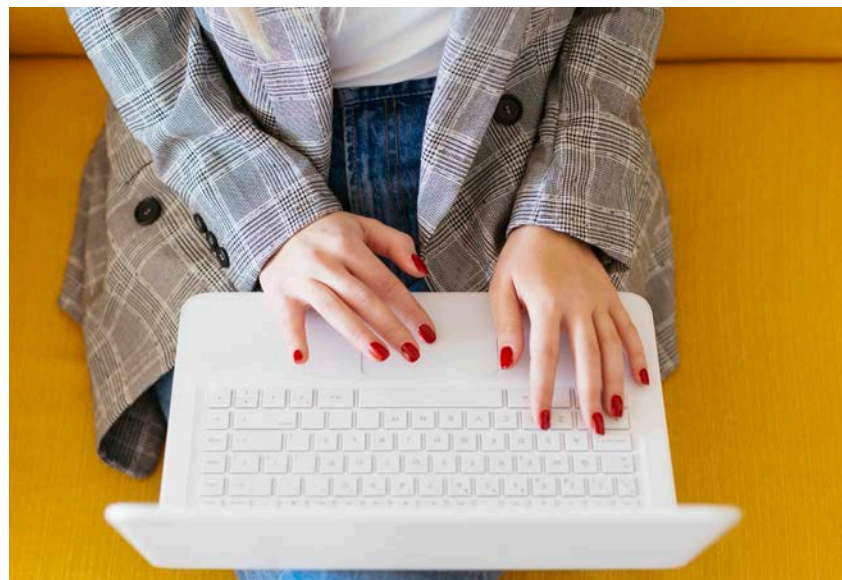
Taking care of your eyes doesn't only mean better vision. Your eyes can provide an important view into your overall health and, through eye exams, a provider may identify potentially emerging health issues. That's why scheduling an eye exam on an annual basis is so important.

Your annual eye exam may:

- Detect health conditions in their early stages, including diabetes, potentially preventing unnecessary medical costs.
- Help with headaches and dizziness that may be caused by unidentified vision problems.
- Detect and help with vision issues that might be disrupting your ability to work effectively or hindering your child's classroom learning.
- Discover any underlying eye disease, even at an early stage—when many eye diseases do not yet have symptoms.

An eye exam takes less than an hour and, with safe visual acuity tests, it can help address any changes in your vision and identify the vision correction needed.

Participants and their covered family members can schedule eye exams by visiting davisvision.com to find an in-network provider. Contact the provider to schedule the appointment and go get your eye exam!



Website Redesign Helps Participants Connect to Valuable Information

We know how important it is for you to be able to access and manage your benefit information. To provide you with the best resources, the IATSE National Benefit Funds' website has been redesigned and updated. This newly enhanced and revitalized website will make sure you can get the personalized data you need—with just a few clicks.

Our site has a fresh, modern feel, and navigational updates that make it easier than ever to find and manage your important information. We have also added exciting new features that enable you to conveniently view your pension credit history and vesting status with the Pension Fund right from the website.

Here's how to get started:

For existing website users, visit www.iatsenbf.org and begin the login with your current password.

There will then be two additional steps you must take. For enhanced security, you will be prompted to:

1. Update Your Password
2. Set Up 2-Factor Authentication

Now you're ready to explore the website's extensive resources, tools, and information.



Elevate your smart money habits with the help of our monthly webinar series.

Discover ways you can reach your financial goals and confidently plan for the future.

| | | | |
|---|---|---|--|
| JAN Retirement planning tips for every stage of your career | FEB Social Security planning for couples | MAR Maximize your 401(k): Essential tips for saving | APR Fresh start finances: Balancing debt and saving |
| MAY Navigating market ups and downs | JUN How to navigate retirement while paying for college | JUL Expand your retirement savings | AUG Strategies for better credit and debt management |
| SEP Money moves: Smart steps for a bright future | OCT Prepare for health care costs in retirement | NOV Social Security: What you need to know for 2026 | DEC The essentials of estate planning for everyone |

● Getting started (ages 0-34) ● Finding balance (ages 35-54) ● Nearing retirement (ages 55+)

¹ Topics and dates are subject to change.

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30-minute webinars held on the third Wednesday of every month at 1 p.m. CT.¹

Enjoy easy to understand topics that arm you with the right information. Plus, a real person answering questions in a Q&A chat.

▶ Register for our upcoming webinars and view any replays at principal.com/learnnow



Quarterly Spanish webinars¹:

- Q1** Financial checkup: Building smart money habits
- Q2** Staying the course: Navigating market ups and downs
- Q3** 5 ways you can save for retirement today
- Q4** Health care in retirement



Stay on Top of Your Pension Benefits

When you participate in the IATSE National Pension Fund, you can receive information about your earned pension credits, an estimate of your pension at retirement, and whether you are vested. To do so, request a pension benefit statement and/or estimate—in writing - via email to pension@iatsenbf.org or by regular mail to the Fund Office, attention Pension Department. You are entitled to request one statement every 12 months.

The amount you receive when you retire depends on the pension credits you have earned, and the employer contributions made to the Fund on your behalf.

It is a good idea to periodically check on your credits. This can now be done by **visiting the IATSE National Benefit Funds' newly updated website**. Simply log in and go to My Dashboard to find your pension information. Here you will be able to view your pension benefit status, credits, and work history information, as well as request a pension application or estimate and obtain important documents.

If you are already receiving pension benefits, please check the following items:

- Make sure the Fund Office has your current contact information—your address and telephone numbers—to ensure your checks and other information are sent without interruption.
- Direct deposit is the quickest way to receive benefits. You can find the direct deposit form on our website, www.iatsenbf.org, or request one by email at pension@iatsenbf.org or by phone at 1-800-456-FUND (3868).
- Return your annual Pension Verification Form to the Fund Office immediately, if you haven't already done so. You'll need to sign it and have it notarized. Without this, your pension checks will be put on hold.
- If you're working while receiving your pension, you must notify the Fund Office.
- Ensure that your beneficiaries are up-to-date. If you want to make any changes, you must notify the Fund Office in writing by updating your beneficiary form (which is available on the Fund's website, www.iatsenbf.org or by calling or emailing the Fund Office using the contact information below).
- If you are receiving a disability pension from the Fund, you must provide proof each year to the Pension Fund that your disability continues, until you reach age 65.
- You may want to periodically review the taxes withheld from your pension check. To change the amount for any reason, please contact the Fund Office at (800) 456-3863 or pension@iatsenbf.org.



Monitor Your Vacation Benefits

If you participate in the Vacation Fund (because your employer is obligated to contribute to the Fund on your behalf), then please be sure to check to make sure your employer contributions have been properly and fully credited to you.

Here's how to ensure that you receive the benefits you are due in a timely way:

1. Verify your eligibility.

- Go to www.iatsenbf.org and access your personal dashboard. Your work history records will reflect what amount, if any, has been contributed to the Vacation Fund on your behalf.

2. Make sure we have your current address on file.

- If you need to update your address, visit our website, or contact the Participant Services Center (PSC) by email at psc@iatsenbf.org or by phone at 1800-456-FUND.

3. Sign up for direct deposit.

- This is the quickest way to get your check.
- Find (and print) the form you need at www.iatsenbf.org/assets/Uploads/Documents/Vacation-Fund-Direct-Deposit.pdf, or request a copy from the PSC (by email: psc@iatsenbf.org, or phone: 800-856-FUND).
- Once you complete the direct deposit form, you must return it to the Fund by mailing it to our office at IATSE National Benefit Funds, 417 Fifth Avenue, 3rd Floor, New York, NY 10016-2204 or faxing it to the Fund Office at 646-783-7650. Please contact the Participant Services Center if you need help.
- All direct deposit forms must be returned to the Fund Office by April 21st in order for it to apply to the distribution for that year (which generally occurs in the spring of each year).

Board of Trustees

| | UNION TRUSTEES | EMPLOYER TRUSTEES |
|--|---|--|
| Health & Welfare Fund Pension Fund Annuity Fund | Matthew D. Loeb James B. Wood Patricia White Michael F. Miller, Jr. Carlos Cota Carl Mulert Chris O'Donnell | Christopher Brockmeyer Carol A. Lombardini Robert W. Johnson Hank Lachmund Jay Barnett Alison Corinotis Sam C. Shulman |
| Vacation Fund | James B. Wood Michael F. Miller, Jr. | Christopher Brockmeyer Alison Corinotis |
| | EXECUTIVE DIRECTOR Anne J. Zeisler | |



417 Fifth Avenue, 3rd Floor,
New York, NY 10016-2204

www.iatsenbf.org

Administration

SUPPORTING CAST

Here's a list of the organizations that support and administer our programs. You can find contact information in the summary plan descriptions or link to any of their websites through ours (www.iatsenbf.org).

HOSPITAL AND MEDICAL

Anthem
Triple-S

PRESCRIPTION DRUG

CarelonRx

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

Principal

How You Can Reach Us

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

IN PERSON — Please contact us to make an appointment if you want to visit our office on the third floor of 417 Fifth Avenue in New York. Making an appointment with us in advance will ensure our staff is available to support your needs.

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

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 | 646-783-7660 |
| Executive Director | 212-792-8320 |

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

Key Email Addresses for Communicating with the Funds:

- For participant services assistance, psc@iatsenbf.org
- For assistance with appeals, appeals@iatsenbf.org
- For assistance with Annuity Fund matters, annuity@iatsenbf.org
- For assistance with claims matters, claims@iatsenbf.org
- For assistance with pension matters, pension@iatsenbf.org
- For assistance with contract matters, contracts@iatsenbf.org

IATSE National Benefit Funds 2025 Holiday Schedule



| | |
|------------------------|------------------------|
| Independence Day | July 4 th |
| Labor Day | September 1 |
| Columbus Day | October 13 |
| Veterans Day | November 11 (observed) |
| Thanksgiving | November 27 |
| Day after Thanksgiving | November 28 |
| Christmas | December 25 |