



Anne J. Zeisler
Executive Director

August 13, 2020

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

Since their meeting on July 16, the Trustees have been considering reasonable and cost-effective options for ensuring coverage for **Plan C participants** for the quarter beginning **October 1**. The Trustees have been monitoring the developments in Washington, DC to determine if federal legislation would assist participants who have lost their employment due to the pandemic with continuing health care coverage. Since no agreement in Washington has been reached, and no federal assistance is available, the Trustees decided to extend relief to participants whose CAPP account balances are not large enough to support the premium payment needed for the October 1, 2020 to December 31, 2020 coverage quarter. 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.

Plan C CAPP Charge Relief for the October 1, 2020 Coverage Quarter

For those enrolled in coverage as of July 1, 2020, **no co-payment will be required from you** for you to remain enrolled in your existing coverage option (determined as of August 15, 2020) for the quarter beginning October 1, 2020.

If your CAPP account balance is insufficient to cover the required CAPP charge, you need **not** submit that payment. Whatever amount is in your CAPP account on August 15, 2020 will be applied to the CAPP charge applicable to the October 1, 2020 quarter for the Plan C coverage option that you are enrolled in. *You will not be required to make up the difference.* Your coverage will automatically continue at the same level. If you have enough funds in your CAPP account on August 15, 2020 (which consists of employer contributions received through July 31, 2020) to cover the cost of your coverage, the CAPP charge for your coverage option will be deducted from your account.

Please note that participant CAPP statements for the October 1, 2020 coverage quarter may be delayed due to this relief. Please watch your email for notification of when the CAPP statements are available. We highly recommend that you register on the Funds' 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.

Note Regarding New Dependents - The usual Fund rules will apply regarding your ability to enroll a new dependent (e.g., birth of a child or marriage) provided you notify the Fund timely (60 days from the event or later if you qualify for the recent extension due to COVID-19, described in a separate notice on the Funds' website). If the event requires a change to family coverage (because you had single coverage) and your CAPP balance will not cover the additional charge for family coverage, the Fund will consider appeals requesting a subsidy for the increased cost not covered by your CAPP account (and will view these situations favorably).

Special note regarding participant termination as of September 30, 2020

The relief described above for the October 1, 2020 coverage quarter *does not* apply to those who incur a participation termination. If you experience a participation termination as of September 30, 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 when your CAPP account balance for the next coverage quarter is zero AND 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.*

Some participants experienced a participation termination under the rules of Health Plan C as of June 30, 2020, and therefore should have lost coverage on that date. However, due to an issue with communication, those participants were extended to September 30, 2020. Please note that these participants will terminate coverage as of September 30, 2020, unless they choose to continue coverage through COBRA, or employer contributions in their account equal or exceed the current cost of C-2 single coverage for the 24 month period prior to October 1st or their CAPP account balance as of July 31, 2020 (which determines eligibility for coverage as of October 1, 2020) equals at least the current cost of one month of Plan C-3 single coverage plus the \$150 administrative fee and they timely elect and make any required copayment for the coverage they elect.

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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