



July 25, 2022

***IMPORTANT NOTICE - PLEASE READ
FINAL EXTENSION OF FUND-PROVIDED NO-COST COBRA COVERAGE FOR THE PERIOD
OCTOBER 1 - DECEMBER 31, 2022
AND
RELAXED PLAN C REENTRY RULES CONTINUE FOR THE
OCTOBER 2022 and JANUARY 2023 QUARTERS FOR CERTAIN PARTICIPANTS***

While many sectors of the entertainment industry have experienced a robust return to work over the last several months, the return to full employment has been slower in some parts of the industry, with some participants only now beginning to return to pre-pandemic levels of employment. Therefore, the IATSE Health & Welfare Fund's Board of Trustees has decided to extend the Fund-provided no-cost COBRA coverage for one final quarter (October 1 through December 31, 2022), for those still receiving the no-cost COBRA in Plan A or Plan C as of September 30, 2022, who are not enrolled in active coverage on October 1, 2022. The Fund will cover such costs up to the cost of C-2 coverage (single or family, as applicable) for those enrolled in Plan C-1. The Fund's **no-cost** COBRA coverage will then terminate as of December 31, 2022. The Fund also will continue to offer relaxed Plan C reentry rules for those who lost active coverage on May 31, 2021, due to the change to Fund-provided eligibility relief at that time. These relaxed reentry rules will be effective for the October 2022 and January 2023 coverage quarters.

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

Health Plan A: You will be eligible for no-cost COBRA coverage through December 31, 2022 if you are enrolled in the Fund-provided no-cost COBRA through September 30, 2022, and you continue to be eligible for COBRA as of October 1, 2022 (and do not become eligible for active Plan A coverage as of November 1 or December 1, 2022). If your 18-month COBRA period is scheduled to end November 30, 2022, the Fund is extending your COBRA period (and eligibility for no-cost COBRA) by one additional month through December 31, 2022.

Health Plan C: You will be eligible for Fund provided no-cost COBRA coverage through December 31, 2022 if you are enrolled in the Fund-provided no-cost COBRA through September 30, 2022, and continue to be enrolled in COBRA as of October 1, 2022, *except* that for those enrolled in Plan C-1 COBRA coverage, the Fund will only cover up to the cost of C-2 COBRA coverage. If your 18-month COBRA period is scheduled to end November 30, 2022, the Fund is extending your COBRA period (and eligibility for no-cost COBRA) by one additional month through December 31, 2022. Please read the important details below:

If you have enough in your CAPP account to be automatically enrolled in C-2 single on October 1, 2022 (or you voluntarily enroll in active coverage), you are NOT eligible for the no-cost COBRA relief: You will *not* be eligible for the no-cost COBRA if you have a sufficient balance in your CAPP account to be automatically enrolled into coverage on October 1, 2022, or if you make a copayment to voluntarily enroll in active coverage as of October 1, 2022. As a reminder, you will be automatically enrolled in coverage as of October 1, 2022, if you have a CAPP balance of at least \$2,604 (one quarter of C-2 single) applicable to the October - December quarter.

If your CAPP balance is at least \$2,604 and you do not respond to the October 1, 2022 quarterly statement, you will be automatically enrolled in active C-2 single coverage in accordance with the Plan rules even if you are enrolled in family COBRA coverage. If you would like to enroll in family coverage instead of single coverage, you will need to make a copayment for that coverage by the enrollment deadline. Alternatively, family members may remain on COBRA (for as long as they are otherwise eligible), but it will not be free; you will have to pay the full cost.

If you are eligible for and want the no-cost COBRA coverage (meaning you do **not** have a sufficient balance in your CAPP account to be automatically enrolled in coverage), **then you should not make a copayment for active Plan C coverage for the quarter beginning October 1.**

Special rule for those enrolled in Plan C-1 COBRA: Those enrolled in C-1 COBRA will be required to pay the difference between the COBRA premium for C-2 and C-1 coverage (single or family, as applicable) if they wish to remain enrolled in C-1 COBRA, or you can switch to C-2 COBRA coverage at no cost to you. That is, you must contact the Participant Services Center at 800-456-3863 or email psc@iatsenbf.org to pay to remain in C-1 coverage. The Fund Office will include the required payment and due dates in a COBRA premium invoice that will be mailed to you. If you wish to remain in C-1 COBRA coverage without interruption, we encourage payment of the required amount before October 1, 2022. If you are switching to C-2 COBRA coverage (at no cost to you), no action is required.

As a reminder, family members who are enrolled in COBRA coverage for any reason other than the employee's loss of work (e.g., due to divorce or child aging out), 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, except as described below.

The Fund's One-time Extension of the 18-Month COBRA Period

For those who started COBRA on June 1, 2021, your 18-month COBRA period is scheduled to expire on November 30, 2022. In order to avoid coverage disruptions and help facilitate a transition from no-cost COBRA to active coverage as of the beginning of the next quarter, on January 1, 2023, the Fund is providing an additional month of COBRA coverage, so that no-cost COBRA will extend through December 31, 2022 for those participants.

Continuation of Relaxed Plan C Reentry Rules for Certain Participants for Coverage Starting October 1, 2022 and January 1, 2023

For Plan C Only: Minimum Reentry Threshold and \$150 Administrative Fee Is Waived for the October 1, 2022 and January 1, 2023 Quarters: If you lost active coverage from Plan C on May 31, 2021 because of the change to the Fund-provided eligibility relief at that time, the Board has decided that, for the October 1, 2022 and January 1, 2023 coverage quarters, there is no minimum CAPP account balance required 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 for those quarters. Accordingly, you may copay for coverage for the October 1, 2022 or January 1, 2023 coverage quarter (depending on when you re-enter active Plan coverage) 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) for the October 1 coverage quarter. For the January 1, 2023 coverage quarter, all participants must make an active benefit election (and co-payment, if applicable) to maintain coverage under the Health & Welfare Fund, but the re-entry rules will be relaxed for that quarter, as described.

End of Fund Provided No-Cost COBRA as of December 31, 2022

The Board of Trustees is proud to have been able to provide significant relief to its participants during these unprecedented times. Since April 2020, the Fund has provided significant eligibility and COBRA relief, helping tens of thousands of participants and their families maintain their health coverage in the most uncertain of times. However, with work levels returning to pre-pandemic levels in most jurisdictions and the majority of participants exhausting their COBRA eligibility period by the end of the 2022, the Fund will no longer offer no-cost COBRA beginning with the January 1, 2023 coverage quarter. Additional information about the January 1, 2023 open enrollment period will be sent in the fall.

Questions: Please contact the Fund Office if you have questions by emailing psc@iatsenbf.org or calling 1-800-453-FUND.