

April 19, 2022

## IMPORTANT NOTICE - PLEASE READ FUND-PROVIDED NO-COST COBRA COVERAGE CONTINUES July 1 - September 30, 2022 AND RELAXED PLAN C REENTRY RULES CONTINUE FOR THE JULY 2022 QUARTER FOR CERTAIN PARTICIPANTS

Given the continued slow return to work in some parts of the entertainment industry, the IATSE Health & Welfare Fund's Board of Trustees will continue the Fund-provided no-cost COBRA coverage through September 30, 2022, for those still receiving the Fund-provided no-cost COBRA in Plan A or Plan C as of June 30, 2022, up to the cost of C-2 coverage for those in Plan C. 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.

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

**Health Plan A:** You will be eligible for no-cost COBRA coverage through September 30, 2022 (or earlier if your COBRA period ends earlier) if you are enrolled in the Fund-provided no-cost COBRA through June 30, 2022, and you continue to be eligible for COBRA as of July 1, 2022 (and do not become eligible for active Plan A coverage as of August 1 or September 1, 2022).

**Health Plan C:** You will be eligible for Fund provided no-cost COBRA coverage through September 30, 2022 (or earlier if your COBRA period ends earlier) if you are enrolled in the Fund-provided no-cost COBRA through June 30, 2022, and continue to be enrolled in COBRA as of July 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. Please read the important details below:

If you have enough in your CAPP account to be automatically enrolled in C-2 single on July 1, 2022 (or you voluntarily enroll in active coverage), you are NOT eligible for this 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 July 1, 2022, or if you make a copayment to voluntarily enroll in active coverage as of July 1, 2022. As a reminder, you will be automatically enrolled in coverage as of July 1, 2022, if you have a CAPP balance of at least \$2,604 (one quarter of C-2 single) applicable to the July - September quarter.

If your CAPP balance is at least \$2,604 and you do not respond to the July 1, 2022 quarterly statement, you will be enrolled in active C-2 <u>single</u> coverage 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, but it will <u>not</u> 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 <u>not</u> 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 July 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 <a href="mailto:psc@iatsenbf.org">psc@iatsenbf.org</a> 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 July 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 <u>not</u> 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.

## The Fund's No-Cost COBRA Does Not Extend the 18-Month COBRA Period

The Fund has not extended the 18-month maximum COBRA period for those who lost active coverage due to insufficient days or contributions. For those who started COBRA on June 1, 2021, your 18-month COBRA period will expire on November 30, 2022.

## <u>Continuation of Relaxed Plan C Reentry Rules for Certain Participants for Coverage Starting July 1</u>

For Plan C Only: Minimum Reentry Threshold and \$150 Administrative Fee Is Waived for the July 1, 2022 Quarter: As a reminder, if you lost active coverage from Health Plan C on May 31, 2021 because of the change to the Fund-provided eligibility relief, the Trustees have decided that, for the July 1, 2022 coverage quarter, 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. Accordingly, you may copay for coverage for the July 1, 2022 coverage quarter 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).

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