



Overview of SAG-AFTRA Health Plan Senior Performer Benefits

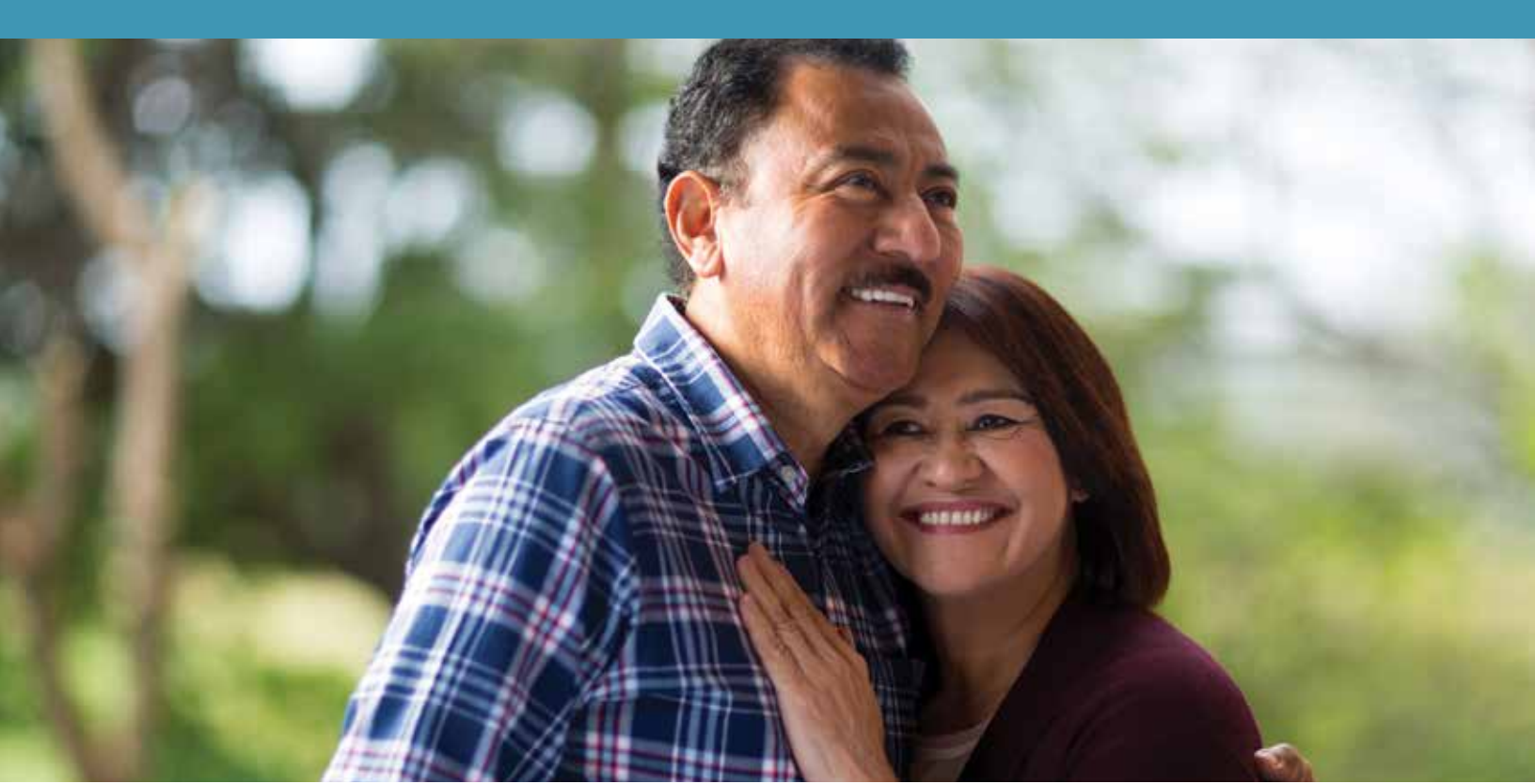
In partnership with Via Benefits Insurance Services

Learn about the Medicare marketplace and the new SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account (HRA)

What you'll find inside

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Via Benefits

Via Benefits offers you and your Medicare-eligible spouse the support, information and tools you need. When calling Via Benefits, a licensed benefit advisor will provide:

- Personalized, one-on-one telephone support to help you make efficient, accurate and informed enrollment decisions.
- General education and unbiased information about Medicare marketplace health insurance plans and costs available where you live.
- Decision-making support and enrollment guidance based on your current coverage and future needs.
- Ongoing customer support when using your plan(s) or considering new types of coverage, as well as managing your premium payments and HRA.

You must call 1-833-981-1280 to get personalized Via Benefits support for SAG-AFTRA Health Plan Senior Performers. Other Via Benefits numbers (i.e., those found through an Internet search) will not take you to the right contacts.

You can go online to my.viabenefits.com/sagaftrahp. You can also access information and decision-making support tools online, 24/7, through this personalized website. See page 16 to learn how to set up an account.

What you need to do

- Read this guide to learn what's changing and what you need to do to receive benefits.

- Contact a Via Benefits licensed benefit advisor to ask questions and make an appointment to enroll by calling 1-833-981-1280, Monday through Friday, from 5 a.m. to 6 p.m. Pacific time. To reach Via Benefits from outside the U.S., please call 1-801-994-9805.

- Attend a virtual informational meeting to learn about the new SAG-AFTRA Health Plan benefits for Senior Performers, including our new partner, Via Benefits, and the Senior Performers Health Reimbursement Account (HRA).
- Look for the *Enrollment Guide* to help you evaluate your plan options and enroll. It will be mailed to you shortly before the enrollment period (October through December 2020—please see the enclosed cover letter for specific dates if applicable).
- Look for more information about the HRA and how it works:
 - **December 2020:** The *SAG-AFTRA Health Plan Senior Performers HRA Summary Plan Description* and the *Via Benefits Reimbursement Guide* will be mailed to eligible Senior Performers.
- Take action to enroll!
 - If you are new to Medicare, enroll in Medicare Part B (if you are not already enrolled). Under federal regulations, you cannot enroll in a Via Benefits health insurance plan unless you are enrolled in Medicare Parts A and B.
 - You must enroll in new coverage through the Via Benefits Medicare marketplace October through December 2020 (please see the enclosed cover letter for specific dates if applicable) to ensure your medical and prescription drug coverage is effective January 1, 2021.

A new way to access benefits

Effective January 1, 2021, Medicare-eligible SAG-AFTRA Health Plan participants will have a new way to receive health care benefits—with more choice, flexibility, service and quality to suit your unique needs.

Take action. Effective January 1, 2021, medical, behavioral health, vision, dental and prescription drug coverage through the SAG-AFTRA Health Plan will no longer be offered to Senior Performers. Instead, if you want to continue coverage, you must actively elect benefits through a medical plan in the Via Benefits Medicare marketplace during the enrollment period taking place October through December 2020 (please see the enclosed cover letter for specific dates if applicable).

Meet Via Benefits. In partnership with SAG-AFTRA Health Plan, Via Benefits helps participants understand and enroll in Medicare medical and prescription drug insurance options in the private Medicare marketplace, where you can purchase health insurance and other benefits from a variety of insurance companies (also called “carriers”) and coverage levels. Via Benefits partners with more than 90 of the leading insurance companies, including AARP/United Healthcare, Aetna, Kaiser Permanente, Anthem-Blue Cross, CVS/Caremark and Humana to provide these options to you.

More flexibility. SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account (HRA) will continue to cover a portion of the cost for your health coverage, but in a more flexible way. You will receive reimbursements for eligible health care expenses through the new HRA associated with the Via Benefits plans. Learn more on page 6.

You're supported. Along with the new HRA, you also have access to expanded benefit options—such as accident insurance, life insurance, senior critical illness insurance, hearing aids, hospital indemnity insurance, discounts on gym memberships and SilverSneakers®, transportation to and from your doctor's office and wheelchair ramps. In addition, you receive full-service support through Via Benefits' licensed benefit advisors. They are here to help you research, compare and choose the benefit options to suit your personal situation and budget.

REMEMBER! Take action. You must take action to avoid a lapse in coverage.



NEW! **Catastrophic Supplemental Prescription Drug Benefit** (for Medicare Part D). If you enroll in Medicare Part D prescription drug coverage through Via Benefits and have high-cost prescription drug claims, you now have a supplemental prescription drug benefit to offset the drug costs that Medicare will not reimburse.

Under the Catastrophic Supplemental Prescription Drug Benefit, the amount of Medicare Part D prescription drug expenses you pay out of pocket (including copays and coinsurance; excluding premiums) will be limited. If you enter the “catastrophic” level of a Medicare Part D or MAPD plan—which begins when you meet the true out-of-pocket maximum (referred to as TrOOP) set by Medicare each year*—SAG-AFTRA Health Fund will reimburse your copays for Part D expenses in the catastrophic level of coverage for the remainder of the plan year.

Keep in mind that most participants will not enter the annual “catastrophic” level of coverage, but for those who do, this benefit can help protect you and your family. Below is how you receive reimbursement under the supplemental prescription drug benefit:

- Once a participant has reached the Medicare prescription drug “catastrophic” threshold, they can call Via Benefits and request a Catastrophic Coverage Reimbursement Request Form.
- The special claim form is unique for this benefit and includes instructions for substantiating each eligible prescription drug expense.
- To establish this account, participants will submit the special claim form and documentation that the out-of-pocket threshold has been met. After the new account is established, participants will continue submitting claim forms identifying their prescription drug expenses incurred after the date the Medicare prescription drug catastrophic limit was met through the end of the plan year.

For more information about the Catastrophic Supplemental Prescription Drug Benefit, please speak with a Via Benefits licensed benefit advisor.

* For more information on the out-of-pocket maximums set by Medicare please visit <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap>.

Introducing the SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account (HRA)

Receive reimbursement from the SAG-AFTRA Health Fund for eligible health care expenses

Starting January 1, 2021, the SAG-AFTRA Health Fund will offer health coverage for Senior Performers and their eligible spouses in a new way—as an annual financial allocation to the HRA associated with the Senior Performers Health Reimbursement Account (HRA) sponsored by the Trustees of the SAG-AFTRA Health Plan.

You will have flexibility in how you use HRA funds to help pay for:

- Monthly premiums for Medicare Part B coverage;
- Premiums for any of the Medicare marketplace medical, prescription drug, vision or dental plans offered through Via Benefits; and
- Other qualifying expenses.

Eligible HRA expenses may include...

- Premiums for Medicare Part B coverage and Medicare marketplace medical, prescription drug, vision or dental plans offered through Via Benefits
- Doctor's office visits and procedures
- Hospital services
- Physical therapy
- Psychiatric care
- Surgery, excluding cosmetic surgery
- Over-the-counter (OTC) medicines
- Supplies such as dentures and denture adhesives, reading glasses, walkers, wheelchairs and canes
- And more, as defined in Section 213(d) of the Internal Revenue Code

Who is eligible to participate in the Senior Performers HRA?

To participate in the Senior Performers HRA, you must generally be a “Senior Performer” as defined under the SAG-AFTRA Health Plan. That means you must:

- Be age 65 or older;
- Be receiving a pension from either the SAG-Producers Pension Plan or the AFTRA Retirement Fund (if you are eligible for a pension from both of these Plans, you only need to take a pension from the SAG-Producers Pension Plan); and
- Have earned at least 20 Retiree Health Credits (as defined under the SAG-AFTRA Health Plan) or qualified for Senior Performer coverage under one of the special rules outlined in the SAG-AFTRA Health Plan SPD available at www.sagaftraplans.org > SAG-AFTRA Health Plan > Benefits > SPD.
or
- Be a Medicare-eligible unmarried surviving spouse of a Senior Performer.

In addition to being a Senior Performer, you must be enrolled in a Medicare marketplace medical plan through Via Benefits to be eligible to participate in the HRA. Via Benefits offers certain supplemental benefits, but you will not be able to participate in the HRA unless you enroll in a Medicare marketplace medical plan.

Once the eligibility criteria has been met, you and your enrolled Medicare-eligible spouse will automatically be enrolled in the HRA by Via Benefits.

Eligibility examples

Assuming you qualify as an eligible Senior Performer under the SAG-AFTRA Health Plan Senior Performers HRA:

- If at age 65, you enroll in a Medicare marketplace medical plan offered through Via Benefits, you will be enrolled in the SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account (HRA).
- If at age 65, you enroll in a vision plan offered through Via Benefits—but not a medical plan option, you will not be enrolled in the SAG-AFTRA Health Plan Senior Performers Health Reimbursement Account (HRA) until you enroll in a Medicare marketplace medical plan during the annual enrollment period or due to a qualifying life event. Your enrollment in the HRA will take effect based on your Medicare marketplace medical plan effective date.

What is the annual allocation to the Senior Performers HRA?

If you are eligible to participate in the SAG-AFTRA Health Plan Senior Performers HRA, you and your Medicare-eligible spouse will be provided an annual financial allocation that can be accessed through the HRA. The annual amount will begin for you and/or your Medicare-eligible spouse based on the effective date of your enrollment in a Medicare marketplace medical plan through Via Benefits—a date that can be as early as January 1, 2021.

Call Via Benefits at 1-833-981-1280 to learn about the annual HRA allocation amount you would be eligible for in 2021 if you participate in the SAG-AFTRA Health Plan Senior Performers HRA.

If you do participate in the HRA, you and your eligible spouse will have a joint HRA. If you and your spouse are both Senior Performers, you will each have a separate HRA (learn more about the survivorship benefit on page 22).

How does the process for payment of premiums from the HRA work?

The way you pay for medical coverage is changing. If you currently have premiums for coverage under the SAG-AFTRA Health Plan deducted from any of the following sources, those deductions will stop automatically on December 31, 2020:

- Your checking or savings account (via direct debit); and/or
- Your SAG-Producers Pension Plan or AFTRA Retirement Fund monthly benefit.

You will instead pay premiums for coverage to the Medicare marketplace medical plan you choose directly to your insurance carrier(s) and can receive reimbursement through the HRA. After you pay your premium directly to your insurance carrier(s)—the company or companies from which you purchase your Medicare marketplace benefits—you may submit a claim to Via Benefits to get reimbursed from what's available in your HRA, or you will have an option of automatic reimbursement. The timing of how this works will depend on the insurance carrier you choose. You will receive more information about the reimbursement process in the *Reimbursement Guide* from Via Benefits, which will be sent to you in late December 2020 or early January 2021.

Keep in mind!

Depending on your coverage choices, you and/or your spouse (if applicable) may send premium payments to more than one insurance carrier (e.g., you may have separate carriers for your medical, prescription drug, vision and dental coverages).

Rollover of HRA funds

Unused funds remaining in your HRA at the end of the calendar year will carry over to the next calendar year—and be available to you as long as you continue your Medicare marketplace medical coverage enrollment through Via Benefits.



Important reminder

You must maintain enrollment in a Medicare supplemental or Medicare Advantage plan through Via Benefits and qualify as a Senior Performer to continue receiving an HRA allocation each year and to use the funds in your HRA.

Your health insurance options

Depending on where you live, you will likely have several benefit plan options from which to choose. Licensed benefit advisors are available through Via Benefits to help you explore your options—and, beginning in October 2020, they can help you and your eligible spouse enroll in the Medicare marketplace coverage of your choice. The specific date that Via Benefits licensed benefit advisors are available to help you explore your options is the same date your enrollment window opens.

Medicare Parts A and B

Medicare benefits are provided in four parts: A, B, C and D. Medicare Parts C and D are described in more detail on page 10. Here's a quick summary of Medicare Parts A and B, or "original" Medicare. For more information about Medicare, visit www.medicare.gov.

Medicare Part A	<p>Helps cover:</p> <ul style="list-style-type: none">• Inpatient hospital care• Inpatient care in a skilled nursing facility (not custodial or long-term care)• Inpatient care in a religious non-medical health care institution• Hospice care services• Home health care services <p>Typically, you are enrolled automatically when you become eligible for Medicare, and a monthly premium is not usually required for coverage.</p>
Medicare Part B	<p>Helps cover medically necessary services such as:</p> <ul style="list-style-type: none">• Physician services• Outpatient care• Home health services• Other medical services, such as some diagnostic and preventive services <p>You generally need to enroll once you are eligible for Medicare, or a penalty will be assessed for enrolling late. You pay a monthly premium for this coverage.</p>

Medical and prescription drug plans

You and your Medicare-eligible spouse may choose to supplement your original Medicare coverage with different types of plan options to ensure you have the right amount of coverage.

These plan options will likely be available through a number of insurance carriers depending on where you live. Licensed benefit advisors can help you determine the coverage and insurance carrier that's appropriate for you and your Medicare-eligible spouse's situations.

Choose from...

Medicare Supplemental Plan (Medigap)	<p>This helps pay some or all of the medical costs not covered by Medicare Parts A and B—such as coinsurance costs, deductibles and copayments.</p> <p>Medicare supplemental plans do not use a network of doctors; instead, you have the flexibility to choose any provider that accepts Medicare.</p> <p>Important! Medicare Part D prescription drug coverage is not included—you must enroll in it separately.</p>
and/or	
Medicare Part D Plan	<p>This benefit provides prescription drug coverage for generic and brand-name drugs included on the plan's "formulary" (the preferred list of drugs the plan will pay for). Licensed benefit advisors can help explain all of your prescription drug options.</p>

OR

Medicare Advantage Plan (also known as Medicare Part C)	<p>This benefit covers all of your Medicare Part A and Part B coverages, and provides additional benefits. There are two types of Medicare Advantage plans: Medicare Advantage Plan D (MAPD), which includes prescription drug coverage and Medicare Advantage (MA), which does not. Within these two Medicare Advantage Plan types there are three doctor networks: HMO, PPO and Private Fee-for-Service Plans (PFFS). Medicare Advantage plan options vary depending on where you live—all plans may not be available in each location.</p> <p>Important! While Medicare Advantage (Medicare Part C) plans generally "replace" Medicare Parts A and B, you need to be enrolled in Medicare Parts A and B to be eligible for a Medicare Advantage plan.</p>
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You'll get more detailed information about Medicare plan options in the *Enrollment Guide*, which will be mailed to you shortly before the enrollment period begins in October 2020.

Via Benefits offers coverage options in every region of the country, but they do vary by region. In order to see all available coverage options in your region, visit my.viabenefits.com/sagafttrahp or talk to a Via Benefits licensed benefit advisor at **1-833-981-1280**.

NEW! Vision and dental plans

Through Via Benefits, Senior Performers and their Medicare-eligible spouse can now enroll in individual vision and/or dental plans at competitive rates. The available options depend on where you live. A licensed benefit advisor can provide more information.

NEW! Additional benefits

Via Benefits also offers benefits such as accident insurance, life insurance, senior critical illness insurance, hearing aids and hospital indemnity insurance.

Some Medicare marketplace carriers also offer benefits such as gym membership discounts, Silver Sneakers, transportation to and from your doctor's office, wheelchair ramps and more. For more information, visit my.viabenefits.com/sagaftrahp or talk to a Via Benefits licensed benefit advisor at **1-833-981-1280**.

These benefits are available through individual plans, not through or endorsed by the SAG-AFTRA Health Plan.

If you are currently enrolled in a SAG-AFTRA Health Plan retiree life insurance plan, your coverage and payment process is not changing at this time. Contact the SAG-AFTRA Health Plan at **1-800-777-4013** for questions about your life insurance benefits.



Choosing and enrolling in your Medicare coverage options

You must take action to have coverage effective January 1, 2021

During the Medicare enrollment period taking place October through December 2020 (please see the enclosed cover letter for specific dates if applicable), you and your Medicare-eligible spouse can enroll in medical and/or prescription drug coverage in a Medicare marketplace plan through Via Benefits without having to provide health status information to the insurance carrier that offers the plan. You are guaranteed coverage, regardless of any pre-existing conditions.

- **Enroll to avoid a lapse in coverage.**

If you do not actively enroll in a medical plan through Via Benefits by your December 2020 deadline: as of January 1, 2021, you will not qualify for the SAG-AFTRA Health Plan Senior Performers HRA and will no longer have Senior Performer coverage through the SAG-AFTRA Health Plan.

However, you may enroll in Via Benefits coverage and participate in the HRA in the future.

- Enroll in Medicare Part B (if you are not already enrolled), and
 - Enroll in individual medical and prescription drug coverage through Via Benefits.
- **You may enroll in vision and/or dental coverage through Via Benefits at any time.** Coverage will be effective January 1 or later, depending on when you enroll.
- **You and your eligible spouse age 65 or older do not need to enroll in the same Medicare marketplace plan**—you can each enroll in the plan that best meets your individual coverage needs.
- **You will be responsible for paying** the monthly premiums and other costs such as deductibles, copayments and co-insurance for the plan(s) you elect, but you can be reimbursed for those premiums and costs from the amount in your HRA.

Please call Via Benefits at 1-833-981-1280, Monday through Friday, from 5 a.m. to 6 p.m. Pacific time, if you have questions after reading this overview and the other enclosed communications. While SAG-AFTRA Health Plan staff will not be able to support enrollment or answer questions regarding your new Medicare marketplace benefits, they are still available to answer any SAG-AFTRA Health Plan Senior Performer HRA eligibility questions at 1-800-777-4013.

Coverage for eligible dependents under age 65

For Senior Performers with dependents under age 65 who are not Medicare-eligible, SAG-AFTRA Health Plan's active coverage will still be available. In order for these dependents to be covered:

- Enroll them during the SAG-AFTRA Health Plan's open enrollment period in November.
- Monthly premiums will be \$250 per month, effective January 1, 2021, and are subject to change.
- Working spouses must enroll in coverage offered by their employer.

Enrollment and eligibility information for SAG-AFTRA Health Plan coverage for under age 65 dependents will be sent from SAG-AFTRA Health Plan, and enrollment will be processed through SAG-AFTRA Health Plan. Please contact SAG-AFTRA Health Plan at **1-800-777-4013**.

Turning age 65 between now and January 1, 2021?

If you or your eligible spouse are turning age 65 between now and January 1, 2021:

- **For coverage effective prior to December 31, 2020**—you will need to enroll in SAG-AFTRA Health Plan.
- **For coverage effective January 1, 2021 and beyond**—you will need to enroll with Via Benefits.



Changing your Medicare plan elections after January 1, 2021

Once you are enrolled in Medicare coverage, unless you experience a qualifying life event, you may only change Medicare Advantage or Medicare Part D prescription drug coverage elections during the Medicare annual enrollment period held each fall. As you make your initial coverage elections keep in mind that:

- **You may change your individual Medicare Supplement (Medigap) plan at any time during the year;** however, you may be subject to medical underwriting if you enroll in a plan outside of the annual enrollment period—meaning you may be required to provide information about your health status to the insurance carrier offering the Medicare plan.
- **You may enroll in vision and/or dental coverage at any time,** as these do not require a specific enrollment period.
- You must enroll in life insurance within two months of retirement; however, all other additional benefit plans have no enrollment period.
- **If you experience a qualifying life event** such as moving into a new service area, qualifying for Medicaid or going through a divorce or death of an eligible spouse, call Via Benefits to report the event. For more information on what is considered an IRS-qualified life event, please visit [medicare.gov](https://www.medicare.gov) > Sign up/change plans > When can I join a health or drug plan? > Special circumstances (Special Enrollment Periods).
- **It's important to report a change in address** to keep your information updated, and because plans vary by region.
 - Call the SAG-AFTRA Health Plan at **1-800-777-4013** to update your address for pension and life insurance related benefits.
 - Call Via Benefits at **1-833-981-1280** to update your address for your post-65 medical enrollment and confirm that you are still eligible for the plan in which you are currently enrolled.



Preparing to enroll

Collect your information

First, gather the information in this checklist. This information will help Via Benefits understand you better and provide personalized support with evaluating, selecting and enrolling in new Medicare marketplace coverage that meets your medical and financial needs.

Personal information	<ul style="list-style-type: none">• Full legal name• Phone number• Home address• Social Security number
Medicare ID card information	<ul style="list-style-type: none">• Name as it appears on your card• Medicare Beneficiary Identifier (MBI) number• Part A and Part B effective dates
Prescription drug information to help you find the right prescription drug coverage	Refer to your medication labels for: <ul style="list-style-type: none">• Drug names (generic or brand)• Dosage• Form (e.g., tablet, liquid)• Quantity per 30-day period Remember to also include any medications you order by mail.
Doctor information to help you find the right medical plans	Refer to your medication labels or doctor bills for: <ul style="list-style-type: none">• Your primary care physician• Names and addresses of your other preferred doctors

Complete your profile and schedule an enrollment call

Once your information is ready, take these steps to complete your Via Benefits profile and schedule an enrollment call. **If your professional name, or alias, is printed on these materials, please use that name.**

1. Complete your Via Benefits personal profile to help Via Benefits understand you better and provide personalized support with evaluating, selecting and enrolling in new Medicare coverage that meets your medical and financial needs.

Online

- **Set up your account** by going to my.viabenefits.com/sagaftrahp > My Account. You will need to create an account ID and password.
- **Follow the prompts** to complete your personal profile. Via Benefits may ask you to confirm any information that already appears in your personal profile (provided by the SAG-AFTRA Health Plan to Via Benefits, as a HIPAA business associate of the Plan).
- Once you have completed your personal profile, you will be prompted to schedule a call with one of our licensed benefit advisors to complete your enrollment at the earliest available date. You can ignore this prompt if you have already scheduled your call to enroll or if you want to call in without making an appointment (wait times may vary).

On the phone

- If you don't have access to a computer or choose not to fill in your online profile, a Via Benefits representative can fill it out for you when you call to schedule your enrollment appointment or even during your call to enroll.
- We do recommend that you write down your collected information on a separate sheet of paper and keep it readily available.

2. Schedule a call to enroll in benefits with a Via Benefits licensed benefit advisor who will walk you through your coverage options, and help you determine which plans best meet your medical and financial needs.

Schedule a call to enroll with a Via Benefits licensed benefit advisor by going to my.viabenefits.com/sagaftrahp or calling 1-833-981-1280.

- Schedule your enrollment appointment as soon as possible, so you can have the choice of a date that gives you enough time to consider your options before your current coverage ends.
- The call will take a little over an hour per person to complete.
- If you're also enrolling a Medicare-eligible spouse, you may enroll at the same time or during separate appointments if necessary.
- You may ask someone—such as a friend, family member, assistant or business manager—to join the call with you and help you enroll. If the person does not live near you, Via Benefits can conduct a three-way call. Depending on where you reside and the level of Power of Attorney you have given, you may also authorize another person to enroll for you. Learn more on page 20.

Prepare to enroll

- **Get refills on your prescriptions before December 31, 2020**, in case of any delays in renewing your prescriptions as you transition to your new plan provider.
- **If you are currently receiving treatment that will not be completed by the end of 2020**, ask your Via Benefits licensed benefit advisor about transition of care.
- **Schedule your appointment** to speak with a Via Benefits licensed benefit advisor to answer questions and assist you in electing benefits coverage for 2021.
- **Attend a virtual meeting**—read the **section below** for more about informational sessions. During the meeting, keep this guide handy for reference.
- **Questions? Call 1-833-981-1280**, Monday through Friday, from 5 a.m. to 6 p.m. Pacific time, or go online to my.viabenefits.com/sagafrahp. To reach Via Benefits from outside the U.S., please call **1-801-994-9805**. You can also make your appointment online once you set up your online account.

Attend a live webinar presentation using your computer or tablet

To help you learn more about upcoming changes to your Senior Performer healthcare coverage and the plans that will be available through Via Benefits, please attend a 90-minute live webinar presentation online.

Virtual meetings

Date and Time	Directions
August 31, 2020 10:00/1:00/3:00 PT	How to register: <ul style="list-style-type: none">• Please register by visiting my.viabenefits.com/sagafrahp. From the landing page, scroll down to Important Messages and find Live Webinar Presentation Meetings. Choose the date and time of the live virtual meeting you want to attend and click the link to register.• Allow your computer to install the GoToWebinar software and complete the registration form. A confirmation of successful registration and instructions to join the meeting will be sent to the email you provided.• Save the meeting time and date on your personal calendar as a reminder. By computer: <p>During the webinar you will see information on the screen and hear a Via Benefits presenter. The webinar will cover information about the upcoming changes. You will be able to have your questions answered through an online chat feature.</p> Important Note: <p>During the virtual meetings, there will be two videos played. If you choose to dial in to the virtual meeting from a mobile device rather than use your computer audio, you may not hear the audio portion of the videos.</p>
September 1, 2020 10:00/1:00/3:00 PT	
September 2, 2020 10:00/1:00/3:00 PT	
September 3, 2020 10:00/1:00/3:00 PT	
September 4, 2020 10:00/1:00/3:00 PT	
September 8, 2020 10:00/1:00/3:00 PT	
September 9, 2020 10:00/3:00 PT	
September 11, 2020 10:00/1:00/3:00 PT	

Can't attend a live webinar? Listen to a pre-recorded audio presentation. Go to my.viabenefits.com/sagafrahp and click on "Via Benefits Medicare Marketplace Video Presentation" or call **1-833-473-0010** to listen to a pre-recorded audio presentation. If you have questions, please call Via Benefits at **1-833-981-1280**.

What's next?

○ August through September

- **Before September 30, 2020:** Contact Via Benefits at **1-833-981-1280** or go to my.viabenefits.com/sagaftrahp to complete your profile and schedule a call to enroll in medical and prescription drug benefits. If your professional name, or alias, is printed on these materials, refer to that name when calling Via Benefits.
- **Late-August to mid-September:** Attend a virtual meeting to ask questions and learn more about Via Benefits. View the virtual meeting schedule on page 17.

○ Late September

- Look for the *Enrollment Guide* mailed to your home shortly before the beginning of the enrollment period (October through December 2020) with additional detail about your benefits.

○ October 2020 to December 2020 (please see the enclosed cover letter for specific dates if applicable)

- Enroll in benefits over the phone with Via Benefits licensed benefit advisors at your appointed time.

○ Late December 2020

- Learn more about the SAG-AFTRA Health Plan Senior Performers HRA by looking for the Via Benefits *Reimbursement Guide*, which will be mailed to eligible Senior Performers.
- The *SAG-AFTRA Health Plan Senior Performers HRA Summary Plan Description* will be mailed to the homes of Senior Performers. Read this SPD for more information on the HRA Plan.

○ December 31, 2020

- Coverage under the SAG-AFTRA Health Plan ends for current SAG-AFTRA Health Plan Senior Performers and Medicare-eligible spouses.
- Coverage for non-Medicare eligible dependents will not be ending, but the way it works is changing effective January 1, 2021, and your action is required—please call the SAG-AFTRA Health Plan at **1-800-777-4013** for more information.

● January 1, 2021

- New 2021 benefit plan year begins for Medicare-eligible participants and spouses who enrolled through Via Benefits.

Via Benefits: Your one-stop benefits support

- Call 1-833-981-1280, Monday through Friday, from 5 a.m. to 6 p.m. Pacific time.
- Go online to my.viabenefits.com/sagaftrahp and make your appointment once you set up your online account.
- To reach Via Benefits from outside the U.S., please call 1-801-994-9805.

Frequently asked questions

Via Benefits has worked with more than two million participants to help simplify Medicare enrollment decisions. Here are answers to some of the most frequently asked questions.

Will my new plan be as good as my current plan?

You'll find plans that offer benefits similar to your current plan, and you may also find plans that provide a better fit for your needs. Since Via Benefits offers multiple options, you'll be able to find a plan that closely matches your lifestyle and financial needs.

Are my options affected by my current or past health?

No, not if you are losing your existing SAG-AFTRA Health Plan coverage and enroll in a supplemental Medicare plan during the October through December enrollment period specified in your cover letter. During this time, insurers cannot deny your application or charge you more because a doctor has treated you for a health condition.

If you are not currently covered by SAG-AFTRA Health Plan, contact Via Benefits to speak to a licensed Benefit Advisor about your options.

What can I expect to pay for my new plan?

What you will pay depends on the type of plan that you select. Medicare Advantage plans tend to have lower premiums than Medigap plans, but require copayments for services. Medigap plans typically have higher premiums with low or no copayments for services. During the call with your licensed benefit advisor, you'll get help selecting the right plans based on your medical and financial needs. Remember, the way you pay for medical coverage is changing—you will pay your insurance carrier(s) directly. Learn more on page 8.



Will I need to get new prescriptions from my doctor for my new coverage through Via Benefits?

This will depend on the plan you select and how you receive your current prescriptions. In general, for 30-day prescriptions refilled at a retail location, you will not need to ask your doctor for a new prescription. Those prescriptions will be carried forward to the new coverage you elect through Via Benefits (by showing your new prescription drug identification card on or after January 1, 2021). However, there may be instances where you will be required to transfer your prescription to a different pharmacy. For mail-order, 90-day supply prescriptions, if you are switching to a new mail order pharmacy, you will need to ask your doctor for a new prescription. Your Via Benefits licensed benefit advisor will help you select prescription drug coverage and discuss any steps you need to take to continue receiving your medications without interruption.



Important! You may want to refill your current prescriptions as close as possible to the end of 2020 to avoid any delays during the transition.

Did my previous plan under SAG-AFTRA Health Plan provide creditable coverage?

Yes.

Will my legal or my professional (alias) name be used?

When enrolling in a plan and setting up your HRA, Via Benefits will need to use the name printed on your Medicare card. If your professional name, or alias, is printed on these materials, refer to that name when calling Via Benefits.

Can someone else enroll for me?

You may ask someone—such as a friend, family member, assistant or business manager—to join the call with you and help you enroll. If the person does not live near you, Via Benefits can conduct a three-way call.

Depending on the state in which you reside and the level of Power of Attorney you have given, you may also authorize another person to enroll for you. You will need to complete the enclosed Power of Attorney paperwork. Once this paperwork is completed and submitted, you will not need to call Via Benefits and give permission for your representative to complete the process for you.

How long does enrollment take?

Most enrollment calls take a little over an hour *per person*. We take our time to make sure we match you to the plan that best fits your needs. If you and your Medicare-eligible spouse are enrolling in new coverage, your call may take two or more hours. However, your call may be shorter if you complete your online personal profile in advance.

Who will I talk with when I call Via Benefits?

Via Benefits employs people in multiple roles at Via Benefits customer service centers, which are all located in the United States. Each role plays a specific part in making sure you elect the coverage you need.

You may talk with:

- Via Benefits' automated answering system: No one enjoys talking to a robot, but Via Benefits' sophisticated automated voice system makes sure your call is directed to a person who can help you.
- A customer service representative: This person will schedule your enrollment call and help you get the information you need before you speak with a Via Benefits licensed benefit advisor.
- A Via Benefits licensed benefit advisor: Via Benefits licensed benefit advisors are trained, licensed and certified to discuss Medicare plans in your state. They will learn about your needs and what you are looking for in a health plan and help you shop for Medicare marketplace coverage. Only licensed benefit advisors are legally allowed to talk to you about specific plan details such as price and coverage levels.
- A Via Benefits application customer service representative: This person is dedicated to filling out and submitting your Medicare marketplace insurance applications. They will make sure your applications are accurate and complete.

What if I go from Senior Performer to Active status?

If you are, or become, a Senior Performer who has enough sessional earnings under the SAG-AFTRA Health Plan rules to requalify for active SAG-AFTRA Health Plan coverage, you will be eligible to reenroll in the SAG-AFTRA Health Plan and will no longer be eligible for an HRA allocation while you're in active status.

In this case, you may still submit claims to be paid using available HRA funds for expenses incurred prior to requalifying for active coverage status.

What happens if one member of my household is Medicare-eligible and other members are not?

If the participant is under age 65 and not Medicare-eligible due to age or disability, eligibility for coverage is governed by the SAG-AFTRA Health Plan's rules for the participant and all eligible dependents, regardless of age. See the SAG-AFTRA Health Plan summary plan description at www.sagaftraplans.org > SAG-AFTRA Health Plan > Benefits > SPD for information.

If the participant is Medicare-eligible due to age or disability, the participant and/or any Medicare-eligible spouse will be eligible only for coverage through the SAG-AFTRA Health Plan Senior Performers HRA and the Via Benefits Medicare marketplace. Eligible dependents who are not Medicare-eligible will only be eligible for coverage under the active SAG-AFTRA Health Plan.

What happens to my HRA when I pass away?

When you pass away, your estate will have six months to submit claims on your or your spouse's behalf. Your unmarried surviving spouse will continue to receive an HRA allocation.

If you and your spouse are both Senior Performers, you will each have separate HRA allocations. Upon death, your estate will have six months to submit claims on you or your spouse's behalf. After the six-month run out, the SAG-AFTRA Health Plan Senior Performers HRA will apply a one-time allocation equal to the amount left in the deceased spouse's HRA to the surviving spouse's HRA.