

TAKE SMART STEPS TOWARD

A better benefits experience

Healthcare decisions are some of the most important ones we make. The SAG-AFTRA Health Plan (the Plan) offers a variety of benefits to help you get the right care, at the right time, for the right price. In this newsletter, you'll find details of the programs we provide, ways to boost their effectiveness, and how to ensure you're not missing critical Plan information.

Read on for details, along with important reminders about upcoming deadlines!



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Go green with Benefits Manager

Stop losing...your time, your space, your documents

With Benefits Manager, you can go green with your health and benefits info. To opt in, log in to Benefits Manager at my.sagafttraplans.org/paperless, and follow the prompts.

While you're on Benefits Manager, remember to:



Confirm that your email and home addresses and other contact information are current.



Update your beneficiary(ies) and dependents.



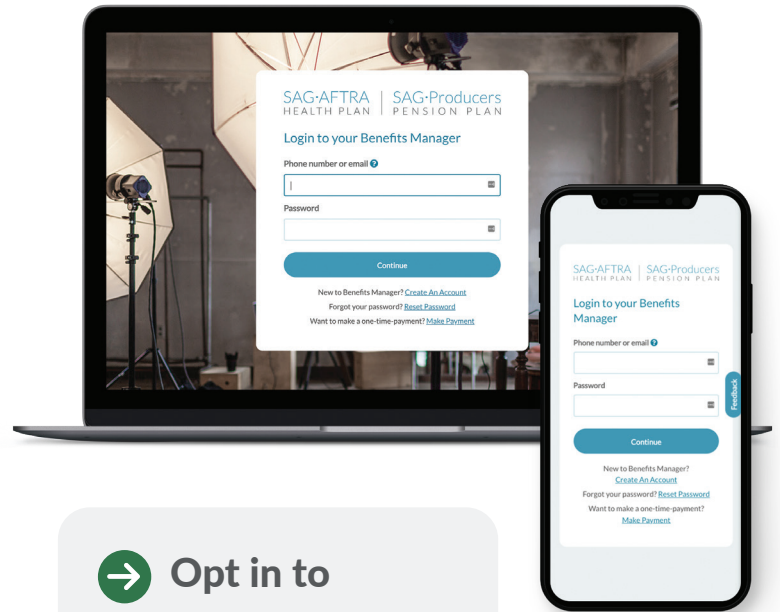
Confirm your benefit period dates.



Pay your Plan premiums.



Check your claims and progress toward meeting your deductible.



Opt in to e-communications!

Scan the QR code, or go to my.sagafttraplans.org/paperless to log in to Benefits Manager, and update your profile.



Ways to maximize your benefits

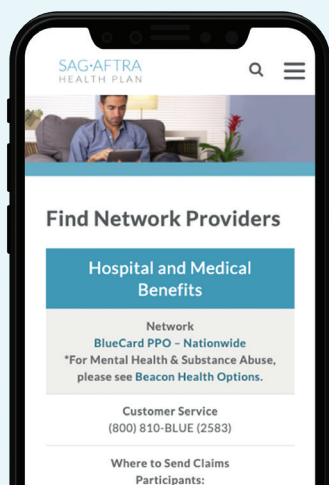
The SAG-AFTRA Health Plan (the Plan) provides tools and resources to help you make smart, effective decisions for yourself and your family whenever you're accessing care. By taking a few simple steps, you can save money, expand your options, stay up to date on important information and enhance your overall healthcare experience.

WHEN YOU'RE WITH YOUR PROVIDER

Even the healthiest person needs an annual wellness check. Or, since it's allergy season, you may need a quick office visit. No matter what brings you to the doctor, you can enhance the experience with a few action steps.

1 Before you go, make sure your provider is in-network.

You'll pay less when you do. To find an in-network provider near you, use the lookup tools available through sagafraplans.org/health/benefits/find-network-providers.



2 While you're there, ask key questions.

Your voice matters. Before getting a test, treatment or procedure, ask your provider these questions:

Do I really need this test or procedure?

Will it be done at an in-network facility and by in-network providers?

What are the risks?

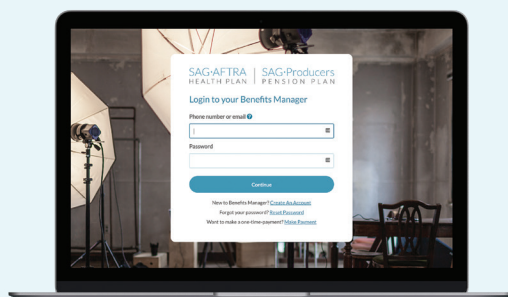
What type of follow-up is needed?

Are there other options I can consider?

3 After your appointment, visit **Benefits Manager** at my.sagafraplans.org/paperless.

Benefits Manager is your one-stop platform for all your personalized information and benefits activity. While you're there, you can:

- Opt in for e-communications (see page 2).
- Review the explanation of benefits (EOB) for your visit. This will help you understand how close you are to meeting the calendar-year deductible.



WHEN YOU NEED SURGERY

Hearing that you need surgery can be stressful — and scary. Transcarent Surgery Care (Surgery Care) is designed to alleviate your stress, ease your fears and help you understand what to expect. This optional program covers preoperative and postoperative appointments, as well as the surgery itself. But that's not all; the Plan covers 100% of the program! (You read that right. Surgery costs are covered 100%.)

4 simple steps

for taking full advantage of Surgery Care's benefits

Step 1

Contact a Care Coordinator.

As soon as you're told you need surgery, call (855) 601-0667. A trained Care Coordinator will answer all your questions and explain your benefits. There is no obligation. You can stop the process whenever you like, up until you actually have surgery.

Step 2

Work with the same Care Coordinator from start to finish.

Surgery Care connects you with top-rated providers and coordinates the entire process, including approvals, scheduling and paperwork.

Step 3

Receive care before, during and after your procedure.

Surgery Care patients experience 80% fewer surgical complications as compared to the national average. Plus, Surgery Care offers virtual physical care, so you can rehabilitate from the comfort of your own home.

Step 4

Feel better — while paying \$0 out of pocket.

The Plan covers the program cost, so you'll never see a bill.

Save with Surgery Care: knee replacement surgery*

	With Surgery Care	Without Surgery Care
Deductible	\$0	\$500
Coinsurance	0%	10%
You pay	\$0	Up to \$8,500*

* This is an example for illustration purposes only. Actual costs may vary.

Surgery Care covers these types of procedures:

Bariatric, cardiac, neurological, orthopedic, spine, vascular and women's health

For more details, including which procedures are not covered, speak to a Care Coordinator:

(855) 601-0667

surgerycare@transcarent.com

Please note:

- Emergency, pediatric (under age 13), cancer, cosmetic, dental, vision, and transplant procedures are not available through Surgery Care.
- Surgery Care is an optional benefit. When you contact Surgery Care, your dedicated Care Coordinator will connect you with top-rated providers who are trained to perform your specific procedure. However, because of Surgery Care's stringent quality standards, not all procedures are covered in all geographic.



WHEN YOU NEED PRESCRIPTION DRUGS

In addition to the prescription drug benefits and programs available through CVS Caremark, you can access other money-saving resources like Rx Savings Solutions. Rx Savings Solutions provides full transparency on the costs of prescription drugs; it clarifies prescription drug costs, identifies lower-cost alternatives and provides ideas for saving money on medications.

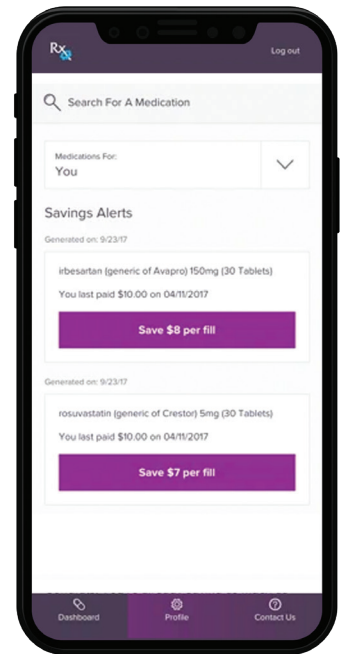
4 things to know about using Rx Savings Solutions

1 Rx Savings Solutions connects with your health plan.
It looks at the medications you take and finds options that may save you money.

2 Your online account shows lower-cost prescriptions and lets you compare prices.
It also automatically lists any medications you've filled, so everything's in one place. It's like having your own personal pharmacist right by your side.

3 Rx Savings Solutions will contact you anytime you're spending too much on prescriptions.
This applies for medications you're currently taking or new ones prescribed in the future.

4 Switching to a more affordable prescription is easy.
And Rx Savings Solutions will even consult with your doctor to get their approval on changes and take care of all the other details — you don't need to do anything.



Download the Rx Savings Solutions app to get started.

QR codes here:



Scan to download
on Google Play



Scan to download
on App Store

People love Rx Savings Solutions*

A phenomenal service!

Switching from pharmacy to pharmacy
was seamless!

* Actual testimonials from participants who've used Rx Savings Solutions.



WHEN YOUR CHILD NEEDS SPECIAL THERAPY

We are pleased to announce that, effective January 1, 2022, the Plan now covers applied behavior analysis (ABA) therapy benefits. ABA therapy helps children with autism learn skills and lessen problematic behavior through different forms of specialized therapy with trained professionals.

→ Call Beacon Health Options at (866) 277-5383.

Beacon's care advisors can walk you through the process and help coordinate care.

→ Ask your provider for help submitting Q1 2022 ABA therapy claims.

If your family incurred ABA therapy claims between January 1, 2022, and now, your provider can submit them to Beacon Health Options through the provider portal for consideration.



WHEN YOU NEED MORE SPECIALIZED CARE

Pharmacy advisors help set up personalized care for participants with chronic conditions and address more than 100 illnesses across the spectrum, from diabetes to multiple sclerosis, Crohn's disease and HIV.

Pharmacists help with medication adherence and lifestyle changes. You'll also receive advice on appropriate preventive care — vaccinations, condition-specific screenings and site-of-care recommendations.

→ Answer the phone!

Specially trained pharmacists will reach out via phone to offer one-on-one support for chronic conditions. If you get a call from CVS, be sure to answer.

→ Choose how you want to engage!

Don't like the phone? No problem. Tell your Health Advisor pharmacist that you prefer email, direct mail or text instead.



Important reminders

➔ Complete the attestation process that includes the Plan's working-spouse rule.

As you may recall, the Plan implemented the working-spouse rule, which requires that spouses who have access to their own employer's health plan be enrolled in that plan.

If they enroll with their employer, you can also choose to cover them under the Plan; however, if they don't enroll in their employer's plan, you cannot cover them with us — the Plan will not pay benefits for their healthcare. The working-spouse rule does not apply to spouses who are not working or whose employer doesn't offer a health plan.

To take advantage of Plan coverage, your spouse must confirm whether they have access to and are enrolled in their employer's health plan by completing the attestation process:

➔ **STEP 1: Register for Benefits Manager** – Go to Benefits Manager at my.sagafttraplans.org/health. Click on **Enrollment**, and follow the steps to enroll your spouse. Once you enroll for coverage, you will receive a mailing, including forms, from Cotiviti (formerly HMS) that must be completed and returned.

➔ **STEP 2: Update your spouse's information with Cotiviti** – To do this, choose one of three options:

- Log in at sagafttrahp.coverageupdatecenter.com.
- Call Cotiviti at (877) 795-4611, and speak with a Cotiviti customer service representative.
- Follow the instructions to complete and return the form(s) sent by Cotiviti.

You can learn more about the Plan's working-spouse rule at sagafttraplans.org/health/wsr. If you have questions, use the Benefits Manager message center to send the Plan an email, or call (800) 777-4013.

Note: Any information you provide to Cotiviti is strictly confidential.

➔ Pay your premiums to avoid coverage interruption.

Premium payments are due by:

- The 1st day of each calendar quarter (January 1, April 1, July 1 and October 1) for earned eligibility coverage.
- The 1st day of the month for Senior Performers or surviving dependent benefits.

We encourage you to submit your premium prior to the due date, either by automatic or one-time payment through **Benefits Manager**, to avoid interruption in your coverage.

For other payment methods, go to sagafttraplans.org/health/pay-your-premium.

➔ Get reimbursed for COVID-19 home tests.

Did you purchase an at-home COVID-19 test for yourself or a family member on or after January 15, 2022? If so, you may be able to get reimbursed by the Plan! If the test was used to diagnose a COVID-19 infection, you can request reimbursement through your caremark.com account.

Pension Plan summaries

Your Pension Plan Annual Summary of Earnings was sent by the SAG-Producers Pension Plan. Your Summary of Earnings includes earnings reported to the SAG-Producers Pension Plan during the last calendar year; in the top right corner, you'll see your vested pension benefits. (Note: Earnings reported to the AFTRA Retirement Fund will not be shown.) So, if you are also a participant in the SAG-Producers Pension Plan, review your Annual Summary of Earnings and the accompanying answers to frequently asked questions.

Stop losing...your time, your space, your documents

Register online at sagaftplans.org.

Call the Plan at (800) 777-4013.

SAG•AFTRA
HEALTH PLAN