

Temporary COBRA Relief Program

With the COVID-19 related production shutdown, many participants are experiencing a reduction in earnings, and some may no longer qualify for SAG-AFTRA Health Plan coverage in the coming months. If you lose earned eligibility, you may be able to continue your Plan coverage through COBRA.

To offer support during this difficult time, the Plan will significantly reduce your monthly COBRA premiums for the time period specified below. You're eligible for this reduced rate if you meet these four requirements:

1. You had earned active SAG-AFTRA Health Plan coverage on September 30, 2020, December 31, 2020 or March 31, 2021 and lost that coverage as of any of the Benefit Periods beginning October 1, 2020; January 1, 2021; or April 1, 2021; and
2. You lost coverage because you did not meet one of the earnings thresholds for active coverage; and
3. During your last Base Earnings Period, your reported covered earnings were at least \$13,000; or you lost Plan II coverage based on Alternative Days eligibility for the Benefit Periods beginning October 1, 2019, January 1, 2020, or April 1, 2020, and you worked 50 Eligibility Days under the current Alternative Days Eligibility Rules; and
4. You elect COBRA – and pay your reduced premium – within 30 days of losing your active coverage (for example, by October 31, 2020 if you lose coverage effective October 1, 2020). You must enroll and pay within this time period to take advantage of the reduced premium rates, even if you have a longer period of time to elect COBRA at the unreduced premium rates, as noted below.

The reduced COBRA premiums will be:

Individual only	\$184 per month
Individual plus one dependent	\$333 per month
Individual plus 2+ dependents	\$467 per month

You'll receive a COBRA notice from the Plan if you're currently covered, but you don't qualify for your next Benefit Period. This notice will indicate whether you're eligible for the temporary COBRA Relief program.

The reduced premium will apply for the following time periods:

Loss of coverage	Elect COBRA and pay your reduced premium by...	Reduced COBRA premium through
October 1, 2020	October 31, 2020	September 30, 2021
January 1, 2021	January 31, 2021	December 31, 2021
April 1, 2021	May 1, 2021	December 31, 2021

At the end of the COBRA Relief period, you may continue coverage at the full, unreduced COBRA premium rate. COBRA coverage may continue for up to 18 months total from your initial loss of coverage.

If you miss the deadline for electing, and paying for, COBRA under the COBRA Relief program, the normal COBRA rules and deadlines for enrolling and regular unreduced COBRA premiums apply. Your COBRA election notice will include the details.

This benefit is not available to you if you are an employee of SAG-AFTRA, the SAG-AFTRA Foundation, the SAG-Producers Pension Plan, and the AFTRA Retirement Fund.

Questions?

Go to sagaftraplans.org/health/2021changes or call the Plan at (800) 777-4013 for more information. Also, COBRA is not your only health coverage alternative. Go to sagaftraplans.org/health/2021changes to see your options, including contacting Via Benefits, who is partnering with the Plan, to help you decide what's best for your situation.

