

Summary of Material Modifications – July 2026

This Summary of Material Modifications (“SMM”) describes the temporary relief, effective October 1, 2025, for Participants of the SAG-AFTRA Health Plan (“Health Plan”) whose earnings were adversely affected by the Interactive Media Agreement (“IMA”) strike for Benefit Periods beginning October 1, 2025, January 1, 2026, April 1, 2026, and July 1, 2026. **All Participants who qualified for this benefit have already been individually notified.** If you believe you may qualify for this benefit based on the Detailed Explanations below, but were not notified, please send an email through Benefits Manager, email participantservices@sagaftraplans.org, or call (800)777-4013.

Detailed Explanations:

1. IMA Earnings Credit

The Board of Trustees of the Health Plan approved the joint recommendation of the bargaining parties included in the IMA Collective Bargaining Agreement to provide temporary relief for certain Participants whose earnings were adversely affected by the IMA strike. The relief credits a portion of a Participant’s highest year of IMA earnings (over a three-year period) toward benefit eligibility as described below.

2. Strike Period Definition

For purposes of benefit eligibility, the strike period is defined as July 1, 2024 through June 30, 2025.

3. Temporary Strike Relief Eligibility Requirements

To qualify for the IMA earnings credit, you must:

- Have IMA earnings in all three historical 12-month Base Earnings Periods below:
 - July 1, 2021 – June 30, 2022, July 1, 2022 – June 30, 2023, and July 1, 2023 – June 30, 2024;
- Have had active coverage under the Health Plan as of June 30, 2024;
- Have subsequently lost coverage and failed to requalify since July 1, 2025; and
- Your highest year’s IMA earnings (measured in each year of the three historical 12-month Base Earnings Periods) must be greater than your IMA earnings during the strike period.

4. Earnings Credit Determination

If you meet the eligibility requirements described above, you will be credited with an amount equal to the difference between your highest year’s IMA earnings (from one of the three historical 12-month Base Earnings Periods below) and your IMA earnings during the strike period, adjusted for the number of months of the **Base Earnings Period** impacted by the strike (i.e., 12, 9, 6, or 3 months) as described in the chart below:

- July 1, 2021 – June 30, 2022
- July 1, 2022 – June 30, 2023
- July 1, 2023 – June 30, 2024

The credited amount will not exceed the adjusted difference between these two figures. (Example: If your IMA earnings during the strike period were \$5,000 lower than your highest year's IMA earnings and the strike impacted 50% of the Base Earnings Period, the earnings credit would be \$2,500.)

Benefit Period Begin Date	Base Earnings Period (BEP)	Months of BEP Affected by Strike	% of Credited Earnings Difference Added for Coverage Determination
10/1/2025	7/1/2024 – 6/30/2025	12 of 12	100%
1/1/2026	10/1/2024 – 9/30/2025	9 of 12	75%
4/1/2026	1/1/2025 – 12/31/2025	6 of 12	50%
7/1/2026	4/1/2025 – 3/31/2026	3 of 12	25%
10/1/2026	7/1/2025 – 6/30/2026	0 of 12	0%

If you meet the Health Plan earnings requirements through a combination of IMA credited earnings and other reported earnings, you will qualify for coverage under the Health Plan. Participants who met the qualification for the October 1, 2025 – September 30, 2026 Benefit Period had the option to instead begin coverage January 1, 2026 for a 9-month coverage period.

5. Extended Career COBRA

If you were on Extended Career COBRA (“ECC”) during the strike period, regardless of whether you exhausted ECC, you will not receive an additional ECC coverage extension. However, you had the opportunity to apply 100% of the IMA credited earnings toward qualification for the October 1, 2025 Benefit Period.

If you have any questions about this SMM or about how the determination of qualification for the temporary relief was established, please send an email through Benefits Manager, email participantservices@sagaftaplans.org, or call (800)777-4013.

Please read this notice carefully and share it with your family. This document applies only to those covered under the SAG-AFTRA Health Plan. If you are a Senior Performer covered under Senior Performer HRA plan, this does not apply to you, but it does apply to your dependents who are covered under the SAG-AFTRA Health Plan.

This Summary of Material Modifications (“SMM”) updates the SAG-AFTRA Health Plan set forth in the most recent Summary Plan Description and subsequent SMMs. This SMM only addresses specific changes and does not restate the existing terms and provisions of the Plan. If any conflict should arise between this SMM and the SPD (other than with respect to the specific terms it is modifying), the SPD will govern. The Board of Trustees (or its authorized designee) retains sole and absolute discretion to interpret and decide all matters under the Plan, as well as the right to amend, modify or terminate the Plan or any benefits, in whole or in part, at any time and for any reason.