

## Summary of Material Modifications – 2023

Effective no later than thirty (30) days after the “Settlement Effective Date,” as defined in the Class Action Settlement Agreement in *Asner v. The SAG-AFTRA Health Fund*, 2:20-cv-10914-CAS-JEM, the SAG-AFTRA Health Plan (the “Plan”) is implementing the following special exception (the “Special Rule”) to the Earned Eligibility requirements for Retirees (including Senior Performers), as described on pages 15 and 24 of the Plan’s Summary Plan Description Effective January 1, 2023:

### What is the Special Rule?

During the six Plan Years beginning January 1, 2023, Retirees, including Senior Performers, may request that the Plan apply additional sessional earnings to your previous Base Earnings Period (October 1 through September 30) for Covered Employment that took place during such Base Earnings Period but were not processed by the Plan by the usual cut-off date of the end of the Base Earnings Period. For the Special Rule to apply, the additional sessional earnings must be reported to and processed by the Plan on or before November 15 of the same Plan Year, and they must be needed to establish your Earned Eligibility for the immediately following Benefit Period beginning January 1.

### How do I Use the Special Rule?

In order to request the application of the Special Rule, you must email [psd@sagaftplans.org](mailto:psd@sagaftplans.org) or send a secure message through Benefits Manager. If you use late reported sessional earnings to qualify for Earned Eligibility for the next Benefit Period beginning January 1, you cannot also apply the same sessional earnings to qualify for the following Benefit Period.

### Is there a limit on the number of times I can use the Special Rule?

This special rule applies through the Plan Year ending December 31, 2028. You may use this special rule to apply late reported sessional earnings to a previous Base Earnings Period twice in those six years.

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*You should take the time to read this notice carefully and share it with your family. It is very important that you retain this notice, which is intended to serve as a Summary of Material Modifications (SMM) to the Plan, with the 2021 SPD and prior notices issued after the SPD. While every effort has been made to make the SMM as complete and as accurate as possible, it does not restate the existing terms and provisions of the Plan other than the specific terms and provisions it is modifying. If any conflict should arise between this summary and the terms of the SPD (other than with respect to the specific terms and provisions this summary is modifying), or if any point is not discussed in this summary or is only partially discussed, the terms of the applicable SPD will govern in all cases. The Board of Trustees or its duly authorized designee reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Plan. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan or any benefits provided under the Plan (or qualification for such benefits), in whole or in part, at any time and for any reason (including, but not limited to, with respect to Retirees.)*