

## **Summary of Material Modifications – December 2024**

This Summary of Material Modifications (“SMM”) describes changes the Board of Trustees made to the SAG-AFTRA Health Plan (the “Plan”) in 2024 related to:

- The addition of infertility benefits as described within this SMM;
- Continuing eligibility and producer special payments for certain series performers.

This SMM also describes an edit to the 2023 Summary Plan Description (“SPD”) language to clarify the chiropractic services covered by the Plan.

Please read below for important details about each of these matters and note the various effective dates.

### **Infertility Treatment Benefits – Effective January 1, 2025**

Beginning January 1, 2025, Participants and their covered spouses will be eligible for the coverage of in-network medically necessary infertility treatment through Carrot, a comprehensive network of infertility treatment benefit providers. Covered infertility treatment and prescription drugs obtained from Carrot providers will be covered with no cost share up to the family lifetime maximum of \$30,000. In order to access these benefits, you must use the Carrot network. You (or your covered spouse) must have a diagnosis of infertility from a physician in order to be eligible for this benefit.

Participants and their covered spouses can obtain more information about Carrot by registering at [www.get-carrot.com/go/sag-aftra-health-plan](http://www.get-carrot.com/go/sag-aftra-health-plan) or through the Carrot app, which you can download. You may also contact Carrot at 1(888)828-2597. After answering some initial questions via telephone, the Carrot website, or the Carrot app, the Carrot team will introduce you to your dedicated Care Team who will help you navigate accessing covered infertility treatments. The treatments may include, but are not limited to, the following:

- Intrauterine Insemination (“IUI”)
- In Vitro Fertilization (“IVF”)
- Semen analysis
- Genetic testing related to fertility
- Short term storage costs for eggs, sperm, and/or embryos as part of infertility treatment
- Short term fertility preservation for males and females (i.e., freezing eggs or semen if the Participant or their covered spouse is scheduled to undergo a procedure that may result in loss of fertility, such as radiation or chemotherapy)
- Fertility medication

Only a physician can provide an infertility diagnosis. Neither the Plan nor Carrot can diagnose infertility. Your physician can diagnose infertility based on generally accepted medical guidelines. While the Plan only covers medically necessary treatment for an infertility diagnosis, if you or your spouse do not have a medical diagnosis of infertility, you will still have access to Carrot’s extensive educational library.

Please note that any services that you obtain through Carrot that are outside of or exceed the \$30,000 family lifetime maximum benefit provided to a Participant and their spouse for the treatment of a clinical infertility diagnosis will be at your own expense.

**Continuing Health Plan Eligibility — Producer Special Payments For Series Performers under the 2023 Television and Theatrical Agreements**

A special extension of coverage applies to certain performers employed under a series contract entered into on or after December 8, 2024, with a Producer signatory to the Producer-SAG-AFTRA Codified Basic Agreement of 2023 or the 2023 SAG-AFTRA Television Agreement who lose coverage, while still under option for that series, after the close of principal photography of a season of that series. In order to qualify, your salary under the series contract must have been in excess of \$32,000 per episode or per week for a minor on a children’s series, \$65,000 per episode or per week on a one-half hour series (other than a minor on a children's series); or \$70,000 per episode or per week for a one-hour series (other than a minor on a children's series).

Under this special extension, if you receive a Notice of Termination of Benefits after the close of principal photography for the series in which you were employed under a post-December 8, 2024 series contract, you will be eligible to enroll in the Plan for one year provided that you timely pay the required quarterly premiums and the Producer timely makes the required special payment under the 2023 Television and Theatrical Agreements. Note that you will have to submit your Notice of Termination of Benefits to the Producer within 30 days of receiving the Notice, and the Producer will have to confirm to the Plan your eligibility for the special payment. You must also enroll in the Plan and pay the required quarterly premium in full by the due date in order to be entitled to the Producer special payment and extension of coverage.

**Chiropractic Services Clarification – Effective January 1, 2025**

This SMM corrects a typo in the 2023 SPD concerning chiropractic services covered by the Plan. The “chiropractic care” bullet in the list of Non-Covered Medical Expenses found on page 58 of the SPD is now replaced with the following:

Chiropractic care — Diagnostic services ordered or performed by a chiropractor (except for an initial physical examination and spinal X-rays, as described on page 55), or supplies and equipment prescribed by a chiropractor, even if they are duly licensed by a state agency and authorized to provide such services within the scope of their license.

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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 2023 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).*