

## Retiree Health Credits

*This document describes how Retiree Health Credits are earned in the SAG-AFTRA Health Plan and how Retiree Health Credits earned prior to January 1, 2017 in the respective AFTRA Health Plan and SAG-Producers Health Plan were calculated and carried over to the merged SAG-AFTRA Health Plan. For general information about Senior Performers eligibility, please see page 111 of the January 1, 2023 Health Plan SPD.*

As you meet Earned Eligibility requirements throughout your career, you may also earn Retiree Health Credits. As of January 1, 2017, if you earned at least \$22,000 in Covered Earnings during a calendar year, you earned a Retiree Health Credit for 2017. Effective January 1, 2018, and on January 1 of every year thereafter through 2022, the Covered Earnings threshold to earn a Retiree Health Credit increased by \$1,000. The increases sunsetted after 2022 when the earnings requirement was \$27,000, so as of January 1, 2024, the earnings requirement for a Retiree Health Credit is still \$27,000. As with all benefits, this may be modified by the Trustees at any time.

### Retiree Health Credits Earned Prior to January 1, 2017

The AFTRA Health Plan and the SAG-Producers Health Plan had different eligibility rules for retiree health coverage. Under the AFTRA Plan, participants had to accrue at least 15 qualifying years in order to be eligible for retiree benefits. Under the SAG Plan, participants had to accrue at least 15 SAG-Producers Pension Plan pension credits in order to be eligible for retiree benefits. Pension credits earned under the SAG-Producers Pension Plan's Alternative Eligibility Program did not count toward retiree health eligibility.

Participants who have accrued AFTRA Health Plan qualifying years and/or SAG pension credits toward retiree health coverage prior to January 1, 2017 will be able to carry forward those years/credits to the SAG-AFTRA Health Plan as follows.

### Participants Who Have Accrued AFTRA Qualifying Years Only

If you had accrued AFTRA Health Plan qualifying years toward retiree health coverage and you did not accrue any pension credits under the SAG-Producers Pension Plan, you carried forward all your AFTRA Health Plan qualifying years earned as of January 1, 2017.

### Participants Who Had Accrued SAG Pension Credits Only

If you had accrued SAG-Producers Pension Plan pension credits toward retiree health coverage and you did not accrue any qualifying years under the AFTRA Health Plan, you carried forward all your SAG pension credits earned as of January 1, 2017.

### Participants Who Had Accrued AFTRA Qualifying Health Years and SAG Pension Credits

Generally, if you had accrued both qualifying health years and pension credits toward retiree health benefits, you carried forward the greater of:

- Your qualifying years under the AFTRA Health Plan; or
- Your pension credits under the SAG-Producers Pension Plan.

The Plan in which you had the greater number of years or credits became your base plan. You also may have been able

to carry forward additional years or credits from the other plan that were earned during the period 2009 through 2016, provided they did not overlap with any of the years or credits in your base plan. If you had the same number of years or credits in both plans, your base plan was set

as the plan which yielded the greatest number of Retiree Health Credits when combined with the non-overlapping years or credits from 2009 through 2016 under the other plan. Please see the examples below.

### Example I

If, as of December 31, 2016 you had earned:

AFTRA	2006	2007	2008	2009	2010	2011
Qualifying Years	✓	None	✓	✓	✓	✓

  

SAG	2006	2007	2008	2009	2010	2011
Pension Credits	✓	None	✓	None	None	None

AFTRA Health Plan qualifying years:	5 (base plan)
SAG-Producers Pension Plan pension credits:	2
Non-overlapping SAG credits from 2009-2016:	0
Your Retiree Health Credits as of January 1, 2017:	5 + 0 = 5

### Example II

If, as of December 31, 2016 you had earned:

AFTRA	2008	2009	2010	2011	2012	2013	2014	2015
Qualifying Years	✓	✓	None	None	✓	None	✓	✓

  

SAG	2008	2009	2010	2011	2012	2013	2014	2015
Pension Credits	✓	None	✓	✓	✓	✓	None	✓

AFTRA Health Plan qualifying years:	5
SAG-Producers Pension Plan pension credits:	6 (base plan)
Non-overlapping AFTRA years from 2009-2016:	2 (in 2009 and 2014)
Your Retiree Health Credits as of January 1, 2017:	6 + 2 = 8

### Important Note:

AFTRA qualifying years were earned based on a 12-month period from December through November. For the purpose of determining non-overlapping years, an AFTRA qualifying year is considered to have been earned during the year applicable to the period January through November. For example, an AFTRA qualifying year that was earned from December 1, 2006 through November 30, 2007 was considered a 2007 year.

### Example III

If, as of December 31, 2016 you had earned:

AFTRA	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Qualifying Years	None	None	✓	✓	✓	✓	✓	✓	✓	✓
SAG	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Pension Credits	✓	✓	✓	None	✓	✓	✓	✓	None	✓

AFTRA Health Plan qualifying years:	8
SAG-Producers Pension Plan pension credits:	8
Non-overlapping AFTRA years from 2009-2016:	2 (in 2009 and 2014)
Non-overlapping SAG credits from 2009-2016:	0
Retiree Health Credits as of January 1, 2017 with AFTRA as the base plan:	$8 + 0 = 8$
Retiree Health Credits as of January 1, 2017 with SAG as the base plan:	$8 + 2 + 10$
Your Retiree Health Credits as of January 1, 2017:	10

### Special Grandfathering Rule for Those with AFTRA or SAG Retiree Health Coverage

If, as of December 31, 2016, you were eligible for or are receiving health coverage under either the AFTRA Health Plan's Senior Citizen Health Program or the SAG-Producers Health Plan's Senior Performers benefit, including occupational disability pensioners receiving Senior Performers coverage under the SAG-Producers Health Plan, you were eligible for Senior Performers coverage under Plan I of the SAG-AFTRA Health Plan beginning January 1, 2017.

If you have questions about your Retiree Health Credits please email [psd@sagaftraplans.org](mailto:psd@sagaftraplans.org) or contact the Plan at (800) 777-4013.