

Summary of Material Modifications – September 2026

This Summary of Material Modifications (“SMM”) describes changes the Board of Trustees made to the SAG-AFTRA Health Plan (the “Plan”) on August 27, 2026.

- 1) **Beginning February 22, 2026, the following changes take effect** and modify the terms described in the Plan’s 2023 Summary Plan Description (“SPD”) as follows:

Pursuant to the Memorandum of Agreement for the 2025 SAG-AFTRA Intimacy Coordinators Agreement which was negotiated by the Union and the AMPTP, intimacy coordinators will be eligible to become participants in the Plan, provided they meet the Plan’s eligibility conditions.

- a) They may qualify for coverage by meeting the minimum earnings requirement (set forth in the SPD, starting on pg. 8). Work under this collective bargaining agreement may not be used to satisfy the Eligibility Days requirement for Alternative Days eligibility.
 - b) Covered Employment will include work performed under the 2025 SAG-AFTRA Intimacy Coordinators Agreement for which contributions are required to be made to the Plan (generally, (i) scripted dramatic theatrical motion pictures and one-time scripted dramatic television and made for new media motion pictures for which principal photography commences on or after February 22, 2026, and (ii) new seasons of scripted dramatic episodic series, except serials, and new scripted dramatic multi-part closed-end series for which the first episode or first part commences principal photography on or after February 22, 2026). Covered Employment will also include the same types of work where principal photography started earlier, provided that the employer has made a written election to make contributions to the Plan for such work (which may in no instance apply to work prior to February 22, 2026).
 - c) Covered Earnings will include earnings paid to such intimacy coordinators and reported to the Plan by a Contributing Employer for such Covered Employment.
- 2) The Board of Trustees has approved the following changes to earnings requirements and premiums, effective **January 1, 2027**, and pursuant to the recommendations set forth in the 2026 Memorandum of Agreement between The Screen Actors Guild-American Federation of Television and Radio Artists and The Alliance of Motion Picture and Television Producers.
 - a) The minimum earnings requirements for Earned Eligibility and Extended Career COBRA (ECC) will increase each year from 2027 through 2030. This replaces the current escalator from 2027 through 2030.

Benefit Periods Beginning in	Minimum Earnings Requirements	
	Earned Eligibility	Extended Career COBRA (ECC)
2027	\$28,933	\$22,300
2028	\$29,801	\$22,969
2029	\$30,695	\$23,658
2030	\$31,616	\$24,368

- b) The Eligibility Days requirement for Alternative Days eligibility **remains at 108 days** and will be periodically evaluated by the Trustees.

The Trustees reserve the right to change the earnings and Days requirements described above. You will be notified in the event that the Trustees make such a change.

- c) Quarterly premiums for Earned Eligibility will be increased as follows beginning January 1, 2027:

Coverage Tier	Current Premium	New Premium
Participant only	\$375	\$390
Participant + one Dependent	\$531	\$549
Participant + two or more Dependents	\$747	\$780

Please read this notice carefully and share it with your family. 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.