

TAKE SMART STEPS TOWARD

A better benefits experience

Healthcare decisions are some of the most important ones you make. The SAG-AFTRA Health Plan (the Plan) offers a variety of benefits to help you get the right care, at the right time, for the right price. In this newsletter, you'll find details of the programs we provide, ways to boost their effectiveness, and how to ensure you're not missing critical Plan information.

Read on for details, along with important reminders about upcoming deadlines!



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Go green with Benefits Manager

Stop losing...your time, your space, your documents

Opt in to e-communications. Log in to Benefits Manager at my.sagafttraplans.org and follow the prompts to go paperless.

While you're on Benefits Manager, remember to:



Confirm that your email and home addresses and other contact information are current.



Update your beneficiary(ies) and dependents.



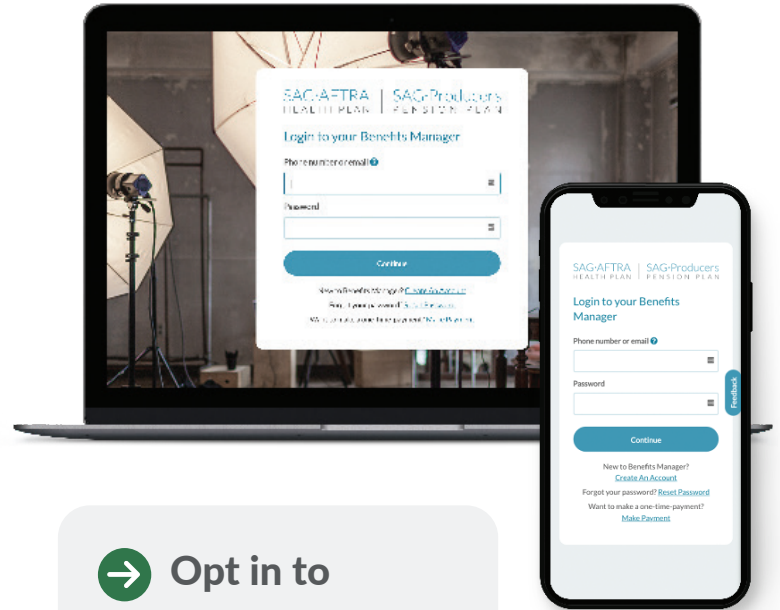
Confirm your benefit period dates.



Pay your Plan premiums.



Check your claims and progress toward meeting your deductible.



➔ Opt in to e-communications!

Scan the QR code, or go to my.sagafttraplans.org to log in to Benefits Manager, and update your notification settings.



Ways to maximize your benefits

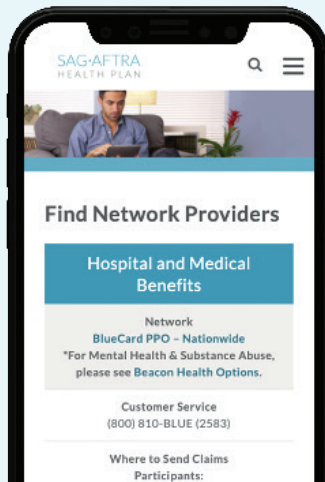
The SAG-AFTRA Health Plan (the Plan) provides tools and resources to help you make smart, effective decisions for yourself and your family whenever you're accessing care. By taking a few simple steps, you can save money, expand your options, stay up to date on important information and enhance your overall healthcare experience.

WHEN YOU'RE WITH YOUR PROVIDER

Even the healthiest person needs an annual wellness check. Or, since it's allergy season, you may need a quick office visit. No matter what brings you to the doctor, you can enhance the experience with a few action steps.

1 Before you go, make sure your provider is in-network.

You'll pay less when you do. To find an in-network provider near you, use the lookup tools available through sagaftraplans.org/health/benefits/find-network-providers.



2 While you're there, ask key questions.

Your voice matters. Before getting a test, treatment or procedure, ask your provider these questions:

Do I really need this test or procedure?

Will it be done at an in-network facility and by in-network providers?

What are the risks?

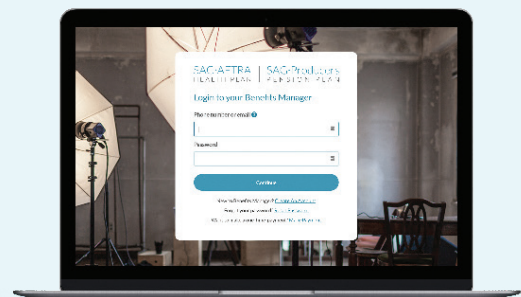
What type of follow-up is needed?

Are there other options I can consider?

3 After your appointment, visit Benefits Manager at my.sagaftraplans.org.

Benefits Manager is your one-stop platform for all your personalized information and benefits activity. While you're there, you can:

- Opt in for e-communications (see page 2).
- Review the explanation of benefits (EOB) for your visit. This will help you understand how close you are to meeting the calendar-year deductible.



WHEN YOU NEED SURGERY

With Transcarent, your surgery can be stress-free and cost-free. Hearing that you need surgery is stressful enough without worrying about your out-of-pocket expenses. Transcarent Surgery Care (or Surgery Care) is designed to ease your mind by helping you find the best doctors and ensuring that the Plan covers 100% of the cost. (You read that right. Surgery costs are covered **100%**). This optional program helps coordinate not just the surgery, but also preoperative and postoperative appointments.

4 simple steps

for taking full advantage of Surgery Care's benefits

Step 1

Contact a Care Coordinator.

As soon as you're told you need surgery, call (855) 601-0667. A trained Care Coordinator will answer your questions and explain your benefits. You can stop the process whenever you like, up until you actually have surgery.

Step 2

Work with the same Care Coordinator from start to finish.

Surgery Care connects you with top-rated providers and coordinates the entire process, including approvals, scheduling and paperwork.

Step 3

Receive care before, during and after your procedure.

Surgery Care patients experience 80% fewer surgical complications as compared to the national average. Plus, Surgery Care offers virtual physical care, so you can rehabilitate from the comfort of your own home.

Step 4

Feel better – while paying \$0 out of pocket.

The Plan covers the program cost, so you'll never see a bill.

Save with Surgery Care: knee replacement surgery*

	With Surgery Care	Without Surgery Care
Deductible	\$0	\$500
Coinsurance	0%	10%
You pay	\$0	Up to \$8,500*

* This is an example for illustration purposes only. Actual costs may vary.

Surgery Care covers these types of procedures:

Bariatric, cardiac, neurological, orthopedic, spine, vascular and women's health

For more details, including which procedures are not covered, speak to a Care Coordinator:

(855) 601-0667

surgerycare@transcarent.com

Please note:

- Emergency, pediatric (under age 13), cancer, cosmetic, dental, vision, and transplant procedures are not available through Surgery Care.
- Surgery Care is an optional benefit. When you contact Surgery Care, your dedicated Care Coordinator will connect you with top-rated providers who are trained to perform your specific procedure. However, because of Surgery Care's stringent quality standards, not all procedures are covered in all geographic areas.



WHEN YOU NEED PRESCRIPTION DRUGS

In addition to the prescription drug benefits and programs available through CVS Caremark, you can access other money-saving resources like Rx Savings Solutions. Rx Savings Solutions provides transparency on the costs of prescription drugs; it clarifies prescription drug costs, identifies lower-cost alternatives and provides ideas for saving money on medications.

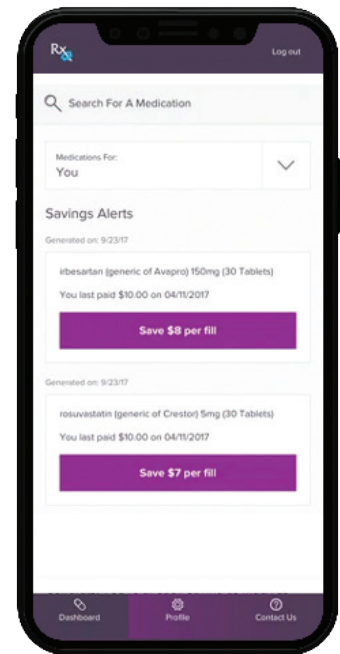
4 things to know about using Rx Savings Solutions

1 Rx Savings Solutions is tailored to you.
It looks at the medications you take and finds options that may save you money.

2 Your account shows lower-cost prescriptions and lets you compare prices.
It also automatically lists any medications you've filled, so everything's in one place. It's like having your own personal pharmacist right by your side.

3 Rx Savings Solutions will contact you any time you're spending too much on prescriptions.
This applies for medications you're currently taking or new ones prescribed in the future.

4 Switching to a more affordable prescription is easy.
And Rx Savings Solutions will even consult with your doctor to get their approval on changes and take care of all the other details.



Download the Rx Savings Solutions app to get started.

QR codes here:



Scan to download on Google Play



Scan to download on App Store

People love Rx Savings Solutions*

A phenomenal service!

Switching from pharmacy to pharmacy was seamless!

* Actual testimonials from participants who've used Rx Savings Solutions.



WHEN YOUR CHILD NEEDS SPECIAL THERAPY

We are pleased to announce that the Plan covers applied behavior analysis (ABA) therapy benefits. ABA therapy helps children with autism learn skills and lessen problematic behavior through different forms of specialized therapy with trained professionals.

→ **Call Beacon Health Options at (866) 277-5383.**

Beacon's care advisors can walk you through the process and help coordinate care.

→ **Ask your provider for help submitting ABA therapy claims incurred earlier this year.**

If your family incurred ABA therapy claims between January 1, 2022, and now, your provider can submit them to Beacon Health Options through the provider portal for consideration.



WHEN YOU NEED MORE SPECIALIZED CARE

Pharmacy advisors help set up personalized care for participants with chronic conditions and address more than 100 illnesses across the spectrum, from diabetes to multiple sclerosis, Crohn's disease and HIV.

Pharmacists help with medication adherence and lifestyle changes. You'll also receive advice on appropriate preventive care – vaccinations, condition-specific screenings and site-of-care recommendations.

→ **Answer the phone!**

Specially trained pharmacists will reach out via phone to offer one-on-one support for chronic conditions. If you get a call from CVS, be sure to answer.

→ **Choose how you want to engage!**

Don't like the phone? No problem. Tell your Health Advisor pharmacist that you prefer email, direct mail or text instead. You can always choose to opt out.



Important reminders

→ Complete the attestation process that includes the Plan's working-spouse rule.

As you may recall, the Plan implemented the working-spouse rule, which requires that spouses who have access to their own employer's health plan be enrolled in that plan.

The Plan's Working Spouse rule states that, if your spouse is working for an employer who offers a health plan, the Plan requires them to enroll in that employer-sponsored coverage to be eligible for Plan coverage. Your spouse must confirm whether they have access to and are enrolled in their employer's health plan.

The Plan has partnered with Cotiviti to collect details related to your spouse's other health coverage (if any).

If you intend to enroll your spouse for coverage in the SAG-AFTRA Health Plan and you are within open enrollment for your next benefit period, we will need additional information to ensure that there is no delay in their coverage.

Once your enrollment has been completed you will receive a mailing from our partner Cotiviti. For your convenience and during the collection period, you may update your record by calling (877)-795-4611 or access their website at sagafttraplans.org/health/pay-your-premium.*

*When adding or removing dependents, you'll need to wait two business days to access your Cotiviti account.

Pension Plan summaries for SAG- Producers Pension Plan participants

Your Pension Plan Annual Summary of Earnings was sent by the SAG-Producers Pension Plan. Your Summary of Earnings includes earnings reported to the SAG-Producers Pension Plan during the last calendar year; in the top right corner, you'll see your vested pension benefits. (Note: Earnings reported to the AFTRA Retirement Fund will not be shown.)

→ Pay your premiums to avoid coverage interruption.

Premium payments are due:

- For participants qualified for Active Coverage, the 1st day of each calendar quarter (January 1, April 1, July 1 and October 1).
- For Qualified Dependents of Senior Performers and Surviving Dependents, the 1st day of the month.
- COBRA premiums are due on the 1st day of the month.

We encourage you to pay your premium prior to the due date by automatic or one-time payment through **Benefits Manager**, to avoid interruption in your coverage.

For other payment methods, go to sagafttraplans.org/health/pay-your-premium. To sign up for Automatic Payments, log in to Benefits Manager at my.sagafttraplans.org and navigate to the Automatic Payments menu under your name on the top right corner of the screen.

Sign up for Automatic Payments to make sure your premium is always paid on time

To sign up for Automatic Payments, log in to Benefits Manager at my.sagafttraplans.org and navigate to the Automatic Payments menu under your name on the top right corner of the screen.

→ Get reimbursed for COVID-19 home tests.

Did you purchase an at-home COVID-19 test for yourself or a family member on or after January 15, 2022? If so, you may be able to get reimbursed by the Plan! If the test was used to diagnose a COVID-19 infection, you can request reimbursement through your caremark.com account.

Stop losing...your time, your space, your documents

Register online at my.sagaftraplans.org.

Call the Plan at (800) 777-4013.

SAG·AFTRA
HEALTH PLAN