

Changes are coming.

Changes to the Health Fund will provide meaningful coverage for as many participants as possible today, while preserving the Plan for the future.

➡ Changes are effective **January 1, 2021**.



Why?

88%

of the Equity-League Health Fund is financed by employer contributions. The remainder comes from investment income and premiums paid by participants. Most of the employer contributions stopped when the work stopped.

COVID-19 and the resulting theater closures means there is almost no revenue coming in to pay expenses. Without changes, the Health Fund will run out of money.

What's changing?

Eligibility

Work at least
12
weeks

You must work at least 12 weeks in a 12-month period to be eligible for coverage.

Length of coverage

6
months

Coverage is earned for 6 months at a time. The lookback period remains 12 months.

Plans

Participants pay \$300 per quarter in premiums.

Tier
1

Work
16
weeks or more

The plan is similar to the current plan with small increases to the amounts you pay when you receive care.

Tier
2

Work at least
14
weeks

In this plan, you pay more when you receive care, but may use both in- and out-of-network doctors.

Tier
3
In-Network Only

Work at least
12
weeks

This plan is similar to the Tier 2 plan, but out-of-network care is not covered and there are higher out-of-pocket costs.

Easing your transition

For benefit coverage periods beginning January 1 through June 1, 2021, if you have earned the 11 weeks that were previously required for 6 months of health coverage, you will be eligible for the Tier 3 In-Network Only Plan.

Improved choice and control

➡ Once eligibility is earned, you choose when your coverage begins. However, the weeks needed must still be available in subsequent lookbacks.

➡ You can choose to apply weeks for future eligibility lookbacks. However, the weeks needed must still be available in subsequent lookbacks.

➡ Participants who earn the Tier 2 plan have the option to “buy-down” to the Tier 3 In-Network Only plan, paying far less in premiums* or saving weeks for future eligibility.

➡ Participants who earn the Tier 3 In-Network Only plan have the option to “buy-up” to the Tier 2 plan. You’ll pay more in premiums*, but will be able to use out-of-network providers.

*Premium details are found at www.equityleague.org.

What's next?

Beginning in 2022, the Fund will determine weeks of eligibility needed for the next calendar year based on factors like employer contributions and healthcare costs. For example, when we get back to work, the weeks required for eligibility may decrease.

This is an overview. More details are available on our website.

➡ www.equityleague.org