



The sudden changes caused by the COVID-19 pandemic have drastically affected the Fund’s financial position. Generally, eighty-eight percent of the Equity-League Health Fund is financed by employer contributions. Although most employer contributions to the Fund first stopped when the work initially did back in 2020, the Trustees looked for ways to continue meaningful coverage to as many participants as possible once employment resumed. The Trustees worked with the Fund’s professional advisors to determine how to accomplish that goal.

After looking at many different approaches, the Trustees developed a solution that balances meaningful coverage with the long-term sustainability of the Fund.

### Important changes that took effect January 1

In the past, you worked 11 weeks for six months or 19 weeks for 12 months of Health Fund coverage. Beginning January 1, 2021, the plans offered by the Health Fund and the rules for how you earn eligibility changed. The Fund now offers three coverage levels, and eligibility is earned for six months at a time. The level of coverage for which you qualify is related to the number of weeks you work in covered employment, as shown in the chart below:

If you work in covered employment...	You qualify for six months of coverage in...
16 weeks or more	Tier 1
At least 14 weeks	Tier 2
At least 12 weeks	Tier 3 In-Network Only

### What has not changed

As in the past, eligibility is reviewed monthly. There is still a two-month lag between the eligibility period and the start of coverage, and you have the option to defer your coverage start date, subject to whether the required weeks are available in the subsequent lookback period. The cost to participate in the coverage level for which you qualify is the same as the current cost: **\$300 per quarter**.

### What coverage levels do the new tier plans provide?

- **Tier 1** offers both in-and out-of-network coverage. It requires certain copays to be paid when using the coverage with in-network providers. For out-of-network coverage, a deductible will be required, along with satisfying out-of-pocket maximum limits.
- **Tier 2** offers in-network and out-of-network coverage but with higher out-of-pocket costs than Tier 1.
- **Tier 3 In-Network Only** is similar to Tier 2 but only covers services received from in-network providers and has higher out-of-pocket costs.

All three plans use Cigna’s nationwide provider network and cover the same kinds of services. Visit [equityleague.org](http://equityleague.org) and under the Health section, select the “Benefits Explained” tab to download/view the Cigna Tier Plans in order to see a comparison of the various deductibles, copays, out-of-pocket maximums, along with a few common expenses, between the three plans. In addition, you can view/download any HMO Plan that you are eligible to enroll in as long one is available in the area you reside in.

## Choice, flexibility, and control

The new three-tier approach was designed with our members in mind. Since not everyone may have the opportunity to earn enough weeks to attain Tier 1 eligibility, those with fewer weeks of work can still get protection from health care expenses. What's more, buy-up and buy-down options provide you with a greater degree of choice, flexibility, and control. You decide which coverage level meets your needs.

## How those options work

When you have 14-15 weeks of work in covered employment, you qualify for Tier 2 coverage. In that case, you have two ways to buy down to the Tier 3 In-Network Only plan:

- **Use your 14 weeks, but save on premiums.** With this option, you'll pay **\$15 per quarter** in premiums (a savings of \$285 per quarter). That might be the right choice for you if you don't use the plan frequently or if the doctors you see are all in the Cigna network.
- **Use only 12 of your weeks to enroll in Tier 3 In-Network Only**, and apply the two additional weeks to future eligibility, provided these weeks remain available in the subsequent lookback period. For this option, the premium cost remains **\$300 per quarter**. This may be a good choice if you think you may need those extra weeks to qualify for your next six months of coverage.

On the other hand, if you have worked between 12-13 weeks in covered employment and qualify for Tier 3 In-Network Only coverage, you can buy up to Tier 2 coverage at a premium cost of **\$585 per quarter** (an additional premium of \$285 per quarter). You might choose this option if you use the plan often and you see doctors not in the Cigna network.

There are no buy-down options if you qualify for Tier 1 coverage, but you can choose either Tiers 2 or 3 in order to use less weeks and have them banked and applied to your next Accumulation Period ONLY if they fall within that period.

If you have any questions, please call the Fund Office at **(212) 869-9380**, or toll free **(800) 344-5220**, Monday–Friday from 9:30 a.m. to 5:30 p.m. ET, or email us at **health@equityleague.org**.

Sincerely,

Board of Trustees  
Equity-League Benefit Funds