



With the industry’s continuing recovery from the COVID-19 pandemic, we are now able to return to a simpler plan design and offer coverage options with more choice and flexibility between tiers, lower work week requirements for eligibility, and an easier path to continuous coverage.

Important changes that go into effect January 1, 2024

The Fund now offers two 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...
15 weeks or more	Tier 1
Between 11 and 14 weeks	Tier 2

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 – especially in the event you want to attain a higher Tier. 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 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.

Both plans use Cigna’s nationwide provider network and cover the same kinds of services. Visit 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 two plans.

Choice, flexibility, and control

The two-tier approach is 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, a buy-up option provides you with a greater degree of choice, flexibility, and control. You decide which coverage level meets your needs.

How the Tier options work

- The health care coverage in Tiers 1 and 2 are very similar. The main difference is that participants enrolled in Tier 2 pay more out of pocket when they receive health care services.
- Here are the rules for when enrolling in Cigna coverage:
 - **Tier 1 Coverage Options** - If you qualify for Tier 1, you can use 15 weeks to elect Tier 1 coverage. In addition, you can enroll in Tier 2 and preserve 4 or more weeks to use towards future eligibility determination. In other words, if you earn Tier 1 coverage at 15 or more weeks, you could use only 11 weeks to enroll in Tier 2 and save at least 4 weeks for your next Accumulation Period.
 - **Tier 2 Coverage Options** - If you qualify for Tier 2, you can use 11 weeks to elect Tier 2 coverage. You can also elect to “buy up” to Tier 1 by paying an additional \$95 premium per month (or \$285 per quarter). *Please note that the additional premium to “buy up” will be reviewed on an annual basis and the amount could change each calendar year.*

There are no buy up/down options if you qualify for Tier 1 coverage, but you can choose Tier 2 in order to use less weeks -11- and then have the balance applied to your next Accumulation Period ONLY if they fall within that period.

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. **Please note that if you are electing an HMO Plan, the Tiers will also apply depending on the HMO plan you choose. There are no buy up/elect down options with HMO plan elections:**

- For Kaiser Northern CA., Southern CA., and Mid-Atlantic HMO coverage – you will be eligible to elect any of these HMO Plans regardless of the Tier of coverage you earn, in which only 11 weeks will get used.
- For Emblem Health (HIP NY) HMO Prime Coverage – you will be eligible to elect this HMO Plan ONLY if you qualify for Tier 1, in which 15 weeks will get used.
- For Emblem Health (HIP NY) HMO Point of Service Coverage - you will be eligible to elect this HMO Plan ONLY if you qualify for Tier 2. Please note that this HMO Plan has more out-of-pocket costs vs. the HMO Prime HMO Plan, in which 11 weeks will get used.

Continuous Coverage: A New Special Rule Has Been Added

The Plan rules are also changing to make it easier to maintain continuous coverage. Specifically, if you are currently covered and do not have enough weeks to continue health plan coverage or maintain your current Tier of coverage, you can use weeks you earn in the two-month “waiting period” to extend eligibility for continuous coverage.

For example, let's assume you are currently enrolled in Tier 1 coverage that will end on December 31, 2023. Your next possible Benefit Period begins January 1, 2024. This means the Accumulation Period looks at the weeks earned between November 2022 and December 2023. Your "waiting period" is November 2023 and December 2023.

- *If you earned 12 weeks during your Accumulation Period, but wish to remain on Tier 1, you can apply 3 additional weeks earned during your "waiting period." If you do not earn additional weeks, you can enroll in Tier 2 or "buy up" to Tier 1.*
- *Or, if you earned only 9 weeks during your Accumulation Period, you can apply 2 weeks earned during the "waiting period" to enroll in Tier 2 or "buy up" to Tier 1.*
- *If you do not earn at least 11 weeks during the Accumulation Period and the additional weeks during your "waiting period", you will not be eligible for continuous coverage.*

Visit **equityleague.org** and under the Health section, select the "Benefits Explained" tab to download/view and compare all of the HMO benefit summaries as it pertains to any copay and deductible amounts.

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
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