

**Inside this issue**

- New look for the AFTRA Retirement Fund—  
Jan. 1, 2017 .....1
- Reminder: Health premiums due to SAG-AFTRA Health Plan for Jan. 1, 2017.....2
- Submitting AFTRA Health Plan claims with dates through Dec. 31, 2016 .....2
- Farewell to retired Trustee Joyce Reehling.....3
- AFTRA Health Fund 2016 Nondiscrimination notice ...3
- Don't wait! Sign up for AFTRA Retirement's email notification .....5
- Checklists for Benefits beginning Jan. 1 .....5

This *Benefits Update* includes important information about your AFTRA Health and Retirement Plan benefits. Please keep this *Benefits Update* with your AFTRA H&R Plan documents and share this information with your family.

**New Look for the AFTRA Retirement Fund—  
Jan 1, 2017**

The Trustees and staff of the AFTRA Retirement Fund are excited to announce a new look and a new website to serve participants in 2017 and beyond. As announced in the July 2016 *Benefits Update*, the merger of the AFTRA Health Plan is scheduled to be completed Jan. 1, 2017. While current AFTRA Health Plan participants with continued health eligibility will transition to the new SAG-AFTRA Health Plan in 2017, the AFTRA Retirement Fund will continue to serve its community of performers, as it always has, since 1958.

**New colors and logo**

The AFTRA Retirement Fund's new logo is shown at right. The logo echoes the look used in the past for Retirement Plan documents, and is encircled in shades of blue.



Along with a new look and layout for future *Benefits Updates*, the Retirement Fund's other printed materials will be updated with the new branding in the coming weeks and months.

**New AFTRA Retirement website**

The AFTRA Retirement Fund's new website will be launched on Jan. 1, 2017 at [www.aftraretirement.org](http://www.aftraretirement.org). The site will look familiar to current users of [www.aftrahr.com](http://www.aftrahr.com) but with a fresh look to reflect the new branding.

To facilitate a seamless transition for our participants, and to limit the site to information related to the Retirement Fund, the current website, [www.aftrahr.com](http://www.aftrahr.com), will redirect users to the new website, [www.aftraretirement.org](http://www.aftraretirement.org), beginning Jan. 1, 2017.

New features, including automated online forms to quickly request a pension analysis or to update your contact information, will also debut with the new site.

The new site will feature Retirement Fund content. Those who will be covered by the merged SAG-AFTRA Health Plan should visit [www.sagafttrahealth.org](http://www.sagafttrahealth.org) for information about the benefits available under the new SAG-AFTRA Health Plan.

If you have questions regarding the Retirement Plan, or questions regarding your current AFTRA Health Plan standing through Dec. 31, 2016, contact AFTRA H&R Participant Services at (800) 562-4690.

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### **AFTRA Health Plan “Legacy” website**

Because health claims with dates of service through Dec. 31, 2016 will continue to be processed under the provisions of the AFTRA Health Plan as it existed prior to the merger, to access AFTRA Health Plan documents and forms for those claims, there will be an AFTRA Health Plan “legacy” website available at [www.aftrahealth.org](http://www.aftrahealth.org) beginning Jan. 1, 2017.

### **Reminder: Health premiums due for Jan. 1, 2017 are payable to the SAG-AFTRA Health Plan**

As announced in the booklet<sup>1</sup> you received regarding information about the new plan, starting with premiums due for Jan. 1, 2017, all premium payments should be remitted to the SAG-AFTRA Health Plan. The new plan’s premiums are different than the current AFTRA Health Plan premiums.

If you have questions regarding submitting premium payments visit [www.sagaftraplans.org](http://www.sagaftraplans.org) or speak with a SAG-AFTRA Health Plan representative at (800) 777-4013.

### **Submitting AFTRA Health Plan claims with dates through Dec. 31, 2016**

The merged SAG-AFTRA Health Plan will be responsible for all health claims after Dec. 31, 2016 even if incurred before the merger. However, you should submit health claims with dates of service through Dec. 31, 2016 to the addresses shown below for processing. Remember, all claims with dates of service through Dec. 31, 2016 must be filed within 15 months of the date of service. The health claim form is available on our current website [www.aftrahr.com](http://www.aftrahr.com) and will continue to be available on the AFTRA Health Plan’s legacy website, [www.aftrahealth.org](http://www.aftrahealth.org), beginning Jan. 1, 2017.

Health claims with dates of service through Dec. 31, 2016 should be forwarded to the applicable following addresses:

#### **Foreign claims (for services provided outside the US):**

AFTRA Health & Retirement Funds  
Attention Claims Dept.  
261 Madison Avenue, 8th floor  
New York, NY 10016-2312

#### **All other hospital and medical claims:**

Cigna HealthCare  
P.O. Box 188004  
Chattanooga, TN 37422

#### **Non-network pharmacy claims:**

Express Scripts  
P.O. Box 2872  
Clinton, Iowa 52733

#### **Mental health and chemical dependency claims:**

Beacon Health Options  
P.O. Box 1290  
Latham, NY 12110

Contact the Participant Services department at (800) 562-4690 if you have questions about submitting your 2016 AFTRA Health Fund claims.

<sup>1</sup> *The New SAG-AFTRA Health Plan—A guide for AFTRA Health Plan Participants* is available on our current website, [www.aftrahr.com](http://www.aftrahr.com) (“Brochures” | “The New SAG-AFTRA Health Plan”).

## Farewell to retired Trustee Joyce Reehling

AFTRA H&R's Board of Trustees, professionals and staff, would like to extend their sincere appreciation to Joyce Reehling, who retired from the Board in July after more than 16 years of dedicated service as a Union Trustee. During her time on the Board, Joyce was a member of a number of committees including Administrative, Appeals and Audit. She also served as chair of the Communications Committee during her tenure with the Board

While Ms. Reehling's career spans three decades as an actor and voice professional, those who have worked with her would agree that her sense of humor is what sets her apart. According to one colleague, "Joyce has an ability to see the lighter side of everything—even when the lighter side isn't immediately obvious". The AFTRA H&R Trustees, staff and professionals extend their gratitude to Joyce, as well as best wishes for her retirement.

## AFTRA Health Fund 2016 Nondiscrimination Notice

The AFTRA Health Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The AFTRA Health Fund does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The AFTRA Health Fund:

- **Provides free aids and services to people with disabilities to communicate effectively with us, such as:**
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- **Provides free language services to people whose primary language is not English, such as:**
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Compliance Coordinator. If you believe that the AFTRA Health Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

**Compliance Coordinator**  
261 Madison Avenue, New York, NY 10016-2312  
Phone: 212-499-4800 | TTY: 711 | Fax: 212-499-4945  
*Email: Compliance@aftrahr.com*

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, a Compliance Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD).

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Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-562-4690 (TTY: 711).

**注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-562-4690 (TTY : 711)。

**CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-562-4690 (TTY: 711).

**주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-562-4690 (TTY: 711)번으로 전화해 주십시오.

**PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-212-499-4800 (TTY: 711).

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-212-499-4800 (телетайп: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-562-4690 (رقم هاتف الصم والبكم: 711)

**ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-562-4690 (TTY: 711).

**ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-562-4690 (ATS : 711).

**UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-562-4690 (TTY: 711).

**ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-562-4690 (TTY: 711).

**ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-562-4690 (TTY: 711).

**注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-562-4690 (TTY:711) まで、お電話にてご連絡ください。

**ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-562-4690 (TTY: 711).

**توجه:** اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-562-4690 تماس بگیرید. (TTY: 711)

## Don't wait! Sign up for AFTRA Retirement's email notifications

Here are three reasons why you should sign up for AFTRA Retirement's email notifications

1. **Be the first to learn about Retirement Plan changes wherever you are.** *Benefits Updates* are published online the same day they are sent via U.S. mail. By signing up, you will instantly receive an email notification that a *Benefits Update* or any other Retirement Plan news update has been released, including the effective dates of any Plan changes.
2. **You'll only get the emails you want.** Not only can you specify the types of emails you want to receive, but you can also make changes to your email preferences at any time with a few simple clicks.
3. **Simplify your life—go green!** By simply opting in to receive email notifications, you will be conserving paper and helping the AFTRA Retirement Fund to go green. Going paperless easily reduces the mail received every month and is a good way to prevent the misplacement of time sensitive and important information.

To opt in to any or all of our email lists, visit [www.aftrahr.com](http://www.aftrahr.com) (or, after Jan. 1, 2017, [www.aftraretirement.org](http://www.aftraretirement.org)) and click the "Email preferences" button in the upper right corner of the page.

## Start your New Year off right by keeping your benefits up-to-date

To keep your benefits up-to-date, listed below are items that Retirement Plan participants should check or verify regularly.

- *Have you confirmed and/or updated your mailing address?* **When you move or change business representatives, you should always notify AFTRA Retirement Fund by submitting a completed Performer Address Change Form, which is available at [www.aftrahr.com](http://www.aftrahr.com) ("Forms" | "General forms"). You should also verify regularly that the**

**Plan has your current contact information on file by calling Participant Services at (800) 562-4690.**

- *Have you reviewed your 2015 Earnings statement?* You are encouraged to monitor your AFTRA covered earnings that you receive from multiple employers and corresponding contributions to the Retirement Fund that those employers make on your behalf. Doing so may be important to your eligibility for a pension and (once vested) the amount of your accrued benefit. It is never too early to review your earnings and verify that your Earnings Statement reflects all of your AFTRA-covered employment for the previous calendar year. **Performers have a maximum period of five years from the calendar year in which earnings were (or should have been credited) to submit a covered earnings inquiry to the AFTRA Retirement Fund.** For complete details on the documentation required for reviewing earnings, refer to the Covered Earnings Brochure, which is available at [www.aftrahr.com](http://www.aftrahr.com) ("News and Updates" | "Brochures") through Dec. 31, 2016 and [www.aftraretirement.org](http://www.aftraretirement.org) beginning Jan. 1, 2017.
- *Have you requested a pension analysis?* If you are vested in the Retirement Plan, but you have not yet begun receiving your pension, you should consider requesting an updated pension analysis at regular intervals. A pension analysis provides a comparison of your monthly payment amounts (based on your benefit earned to date) under the different options available under the Retirement Plan. While you can request a pension analysis at any time — even years before you plan to retire — by calling Participant Services at (800) 562-4690, be sure to request a current analysis within three months of the date you want to retire. Please remember that a pension analysis is only an estimate. Your actual benefit will be calculated when you retire.
- *Have you updated your beneficiary?* It is important that you keep your beneficiary information up-to-date for any pension benefits due to you under the Retirement Plan. If you are married and you die before you retire, your spouse is your beneficiary for your Retirement Fund benefits, unless your

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spouse consented in writing in the forms required by the Retirement Fund to you naming another person. In order to designate a beneficiary or to change a beneficiary you previously designated, you must submit to the Retirement Fund a completed Designation of Beneficiary Form, which is available at [www.aftrahr.com](http://www.aftrahr.com) (“Forms” | “Retirement forms”) through Dec. 31, 2016 and [www.aftraretirement.org](http://www.aftraretirement.org) beginning Jan. 1, 2017. Once you begin receiving

pension payments, your beneficiary can’t be changed from the person you named on the Application for Retirement Benefits Form unless you selected a 5-year certain and life annuity. For additional information about designating a beneficiary, refer to the Retirement Plan SPD, which is available at [www.aftrahr.com](http://www.aftrahr.com) through Dec. 31, 2016 and [www.aftraretirement.org](http://www.aftraretirement.org) beginning Jan. 1, 2017.

### Important contact information

- AFTRA H&R Participant Services, (800) 562-4690
- Cigna HealthCare, (800) 768-4695, [www.cignasharedadministration.com](http://www.cignasharedadministration.com)
- Cigna’s 24-hour Health Information Line, (800) 768-4695
- Beacon Health Options, (800) 704-1421
- Express Scripts, (800) 903-8343, [www.express-scripts.com](http://www.express-scripts.com)
- Accredo Specialty Pharmacy, (800) 501-7210, [www.accredo.com](http://www.accredo.com)
- SAG-AFTRA Health Plan, (800) 777-4013

### Notice of Grandfathered Health Plan Status

The AFTRA Health Plan believes that it is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (ACA). As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the AFTRA Health Plan may not include certain consumer protections of the ACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the ACA, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Director of Benefits at (212) 499-4800. You may also contact the US Department of Labor’s Employee Benefits Security Administration at (866) 444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans. You may also contact the US Department of Health and Human Services at [www.healthreform.gov](http://www.healthreform.gov).

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Denny Delk  
c/o AFTRA H&R  
261 Madison Avenue, 8th floor  
New York, NY 10016

Mathis Dunn, Jr.  
Associate National Executive Director  
SAG-AFTRA  
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Los Angeles, CA 90036

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New York, NY 10016

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New York, NY 10016

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New York, NY 10016

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New York, NY 10016

Sally Stevens  
c/o AFTRA H&R  
261 Madison Avenue, 8th floor  
New York, NY 10016

David White  
National Executive Director  
SAG-AFTRA  
5757 Wilshire Boulevard, 9th Floor  
Los Angeles, CA 90036

### Chief Executive Officer

Christine Dubois  
AFTRA Health & Retirement Funds  
261 Madison Avenue, 8th Floor  
New York, NY 10016

## **Important information**

You should take the time to read this *Benefits Update* carefully and share it with your family. It is very important that you retain this notice with the 2011 Health Plan SPD, as well as the 2012 Retirement Plan SPD and prior *Benefits Updates* issued after the SPDs. While every effort has been made to make the *Benefits Update* as complete and as accurate as possible, it does not restate the existing terms and provisions of the Health and Retirement Plans. If any conflict should arise between this summary and the terms of the applicable SPD, or if any point is not discussed in this summary or is only partially discussed, the terms of the applicable SPD will govern in all cases. The Board of Trustees or its duly authorized designee reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Health and Retirement Plans. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Health and Retirement Plans or any benefits provided under the Health and Retirement Plans (or qualification for such benefits), in whole or in part, at any time and for any reason (including with respect to retirees and with respect to benefits already earned).