

## SUMMARY OF MATERIAL MODIFICATIONS

**TO:** All Plan Participants and  
Covered Dependents

**FROM:** The Writers' Guild-  
Industry Health Fund

This document is a Summary of Material Modifications (SMM), intended to notify you of changes to your benefits under the Writers' Guild-Industry Health Fund.

These changes include:

- After May 11, 2023, the Fund will cover medically necessary COVID-19 testing, subject to cost-sharing (deductible and co-insurance). Over-the-counter COVID-19 tests and COVID-19 testing that is not medically necessary will not be covered.
- The Fund will continue to cover in-network COVID-19 vaccines that are ACA preventive services without cost-sharing. After May 11, 2023, out-of-network COVID-19 vaccines will be subject to cost-sharing (deductible and co-insurance).
- The Fund will continue to cover telemedicine office visits, subject to normal Health Plan rules.
- Participant benefit plan deadlines that are currently suspended will begin to run after July 10, 2023 (or such earlier date set by law).

## PLAN BENEFIT CHANGES

The Writers' Guild-Industry Health Fund ("the Fund") is implementing changes to the Health Fund benefits indicated herein, beginning May 11, 2023.

## COVERAGE FOR CORONAVIRUS/COVID-19 COSTS

The Biden Administration issued a Statement of Administration Policy announcing that both the National Emergency and Public Health Emergency related to COVID-19 will terminate on May 11, 2023. As a result, certain COVID-19-related changes to Health Plan benefits implemented during the COVID-19 pandemic will sunset.

### *What does this mean for you?*

**COVID-19 Testing.** After May 11, 2023, the Fund will cover medically necessary COVID-19 testing according to normal Health Plan rules that apply to medical testing. This means that COVID-19 testing will be subject to participant cost-sharing (deductible and coinsurance). Over-the-counter COVID-19 tests will no longer be covered under the Health Plan. COVID-19 tests that are not ordered by a licensed provider acting within the scope of his or her license will not be covered.

**COVID-19 Vaccines.** The Fund will continue not to impose cost-sharing (deductible and co-insurance) on COVID-19 vaccine(s) and related administration charges if the vaccine is administered by an in-network provider and qualifies as an ACA-required preventive service. After May 11, 2023, COVID-19 vaccines administered by an out-of-network provider will be subject to out-of-network participant cost-sharing (deductible and co-insurance).

**Telemedicine.** Before the Covid-19 pandemic, the Fund covered telemedicine exclusively through Anthem's LiveHealth Online program. Starting March 16, 2020, in recognition of the greater need for telemedicine during the COVID-19 pandemic, the Fund began covering telemedicine outside of Anthem's LiveHealth Online program both in-network and out-of-network, subject to normal Health Plan rules. After May 11, 2023, the Fund will continue to cover telemedicine outside of Anthem's LiveHealth Online Program, both in-network and out-of-network, subject to normal Health Plan rules. You can also use Anthem's LiveHealth Online Program just as you always have.

**End to Temporary Suspension of Participant Deadlines.** As noted above, the COVID-19 National Emergency is scheduled to end on May 11, 2023, meaning that the suspension of benefit plan deadlines would end on July 10, 2023--60 days after the COVID-19 National Emergency ends. However, Congress may pass a law that ends the COVID-19 National Emergency earlier than May 11, 2023. Accordingly, the suspension of participant deadlines will end on the earlier of: July 10, 2023 (60 days after May 11, 2023), or any earlier date set by law. The Fund will post a notice on the Fund's Website if the COVID-19 National Emergency ends before May 11, 2023.

As a result, effective July 10, 2023 (or such earlier date set by law), all temporary suspensions of Health Plan deadlines, including deadlines to elect COBRA, make COBRA premium payments, request HIPAA special enrollment, and file claims and appeals will end. Any previously suspended participant deadlines will start to run again after July 10, 2023 (or such earlier date set by law). If you have questions about how this might apply to you, including the date by which you would need to take action, please contact the Administrative Office during normal business hours at: (818) 846-1015 or toll-free (800) 227-7863 or email your questions to: [Pmailbox@wgaplans.org](mailto:Pmailbox@wgaplans.org).

(When "you" is used in this SMM, it means Participants, covered Dependent Spouses, and covered Dependent Children.)

If you have any questions or concerns, please contact the Administrative Office during normal business hours at: (818) 846-1015 or toll-free (800) 227-7863 or email your questions to: [Pmailbox@wgaplans.org](mailto:Pmailbox@wgaplans.org).

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*This summary is intended to satisfy the requirement for issuance of a SMM. You should take the time to read this SMM carefully and keep it with the Summary Plan Description ("SPD") that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Fund*

*Office during normal business hours at: (818) 846-1015 or toll-free (800) 227-7863 or email your questions to: [Participantservices@wgaplans.org](mailto:Participantservices@wgaplans.org)*