

SUMMARY OF MATERIAL MODIFICATIONS

TO: All Plan Participants

FROM: The Writers' Guild-
Industry Health Fund

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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.

This document sets forth the circumstances under which the Health Plan will reimburse reasonable travel expenses for covered medically-necessary gender-affirming services.

PLAN BENEFIT CHANGES

The Writers' Guild-Industry Health Fund ("the Fund") is implementing changes to Health Plan benefits to allow reimbursement of reasonable travel expenses for covered medically-necessary gender-affirming care beginning October 1, 2023. For important details about this new benefit, please read below.

What does this mean for you?

The Health Plan currently covers medically-necessary gender-affirming care for Participants and their covered Dependents.

Effective October 1, 2023, the Board of Trustees of the Writers' Guild-Industry Health Fund has amended the Health Plan to also allow reimbursement of reasonable travel expenses to receive covered medically-necessary gender-affirming care for Participants, covered Dependent Spouses and covered Dependent Children who reside or temporarily work in covered employment in a state where it would be illegal for such individual to receive gender-affirming care (the "Travel Reimbursement Benefit").

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

The following rules apply to the Travel Reimbursement Benefit:

1. You must obtain preauthorization in order to receive reimbursement of travel expenses for non-Emergency gender-affirming services. If preauthorization isn't obtained when it is required, no Travel Reimbursement Benefit will be payable. Preauthorization is not required when the gender-affirming services constitutes Emergency Services.¹

¹The Travel Reimbursement Benefit does not impact the ground ambulance and air ambulance coverage provided by the Health Plan in an Emergency. Please refer to the January 1, 2022 Summary of Material Modifications for more information about the Health Plan's Emergency services benefit.

2. You must be unable to obtain gender-affirming services without undergoing travel because you reside or are temporarily working in covered employment in a state where it is illegal for you to receive gender-affirming services.
3. You may travel to a provider in the state or major metropolitan area closest to where it is legal for you to receive the services. If you are away from home in a temporary work location, you can also choose to travel home if it is legal for you to receive gender-affirming services there.
4. Travel under this provision is limited to travel within the United States.

ELIGIBLE TRAVEL EXPENSES

The following types of travel expenses are eligible for reimbursement under the Travel Reimbursement Benefit. In all instances, travel expenses must be primarily for, and essential to, accessing covered medically-necessary gender-affirming services performed by a licensed medical provider acting within the scope of his or her license. The number of overnight stays covered will be subject to the clinical reasons for the care. Travel expenses that are not primarily for and essential to accessing covered medically-necessary gender-affirming services are not Eligible Expenses and will not be reimbursed.

TRANSPORTATION

- Bus, taxi, train, or plane fares (only coach fare is an Eligible Expense).
- Transportation expenses of a parent or legal guardian who must accompany someone under the age of legal majority, including a covered Participant, Spouse or Dependent Child. Otherwise, travel expenses for a friend, family member, or other support person are not eligible.

LODGING

- Lodging will not be reimbursed if you travel home to receive gender-affirming care.
- The lodging expense amount must be reasonable as determined by the Health Plan, but in no event greater than \$300 per night.
- Please note that under IRS rules if your lodging is more than \$50 per person per night, you will be taxed on the amount in excess of the IRS limit.

CAR EXPENSES

- If you use your own car, mileage is reimbursable at the current medical mileage rate. The standard medical mileage rate is currently \$0.22. Parking fees and tolls are also eligible, but gas is not.
- You can instead receive reimbursement for reasonable rental car expenses. In that case, gas, parking fees and tolls would be eligible but mileage would not.
- Daily local travel is not reimbursed.

REQUIRED RECEIPTS AND DOCUMENTATION

- Reimbursement for the cost of lodging (hotel, motel) requires a copy of the paid invoice.
- Reimbursement of transportation requires a copy of itinerary and paid ticket receipt.
- Reimbursement for mileage requires a printout documenting the shortest route showing the mileage associated with that route.
- Reimbursement for rental cars and gas for rental cars requires paid receipts.
- Reimbursement of parking requires paid parking receipts.
- Reimbursement of tolls requires a toll receipt or printout of a toll pass paid invoice.

NOT ELIGIBLE EXPENSES

Excluded expenses include:

- Meals (other than meals provided through inpatient care).
- Childcare expenses/babysitting.
- Extending an otherwise-medical trip for vacation or personal enjoyment.
- Expenses for a caregiver or travel companion other than a parent or legal guardian accompanying someone under the age of legal majority, including a covered Participant, Spouse or Dependent Child.

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