

**AMENDMENT TO THE  
INTERNATIONAL ALLIANCE of THEATRICAL STAGE EMPLOYEES LOCAL 22  
WELFARE FUND 2019 PLAN DOCUMENT AND  
SUMMARY PLAN DESCRIPTION**

WHEREAS, the Plan Document and Summary Plan Description (“Plan”) of the International Alliance of Theatrical Stage Employees Local 22 Welfare Fund (“Fund”) was amended and restated effective January 1, 2019; and

WHEREAS, the Trustees of the Fund have the authority to amend the Plan at any time;

NOW, THEREFORE, the Trustees of the Fund do hereby amend the Plan as follows:

- 1. Article II, “Eligibility Rules,” is amended by deleting the existing “Summary of Eligibility Provisions” and inserting the following in lieu thereof:**

**SUMMARY OF ELIGIBILITY RULES**

- |   |  |
|---|--|
| <b>■ Initial Eligibility -</b>            | Must meet one of the following requirements:<br><br>Minimum Earnings Requirement during 2020 Calendar Year (for 2021 coverage); or<br><br>Minimum Monthly Earnings Requirement during a Work Month; or<br><br>Two to Six Times the Minimum Monthly Earnings Requirement during two to six consecutive Work Months. |
| <b>■ Continued Eligibility - Earnings</b> | Full Coverage for 2021 if you meet Minimum Requirement in 2020 Calendar Year<br><br>Coverage for one Benefit Coverage Month if you earn at least the Minimum Monthly Earnings during a Work Month (or 2 to 6 times the Minimum Monthly Earnings during 2 to 6 consecutive Work Months)                             |
| <b>■ Self-Pay -</b>                       | Continued coverage and eligibility in 2021 if you meet at least 50% of Minimum Earnings Requirement in 2020 and self-pay for each 1/12 of Minimum Earnings Requirement not met; or   |

	Continued coverage and eligibility for up to three Work Months if you had coverage but do not meet “Continued Eligibility” requirements for a Benefit Coverage Month.
■ <b>Continued Coverage - (No Self-Pay)</b>	One month’s coverage in 2021 for each 1/12 of Minimum Earnings Requirement earned in 2020 if you do not meet 50% of Minimum Earnings (then coverage will be based on meeting the Minimum Monthly Earnings Requirement)

2. Article II, “Eligibility Rules,” is further amended by deleting the existing text in the subsection entitled “Initial Eligibility for Coverage” and inserting the following in lieu thereof:

**INITIAL ELIGIBILITY FOR COVERAGE**

This Plan covers all employees who (i) satisfy either the Minimum Earnings Requirement (for 2021 Coverage only) or the Minimum Monthly Earnings Requirement, who (ii) are in Covered Employment under Collective Bargaining Agreements of the Union and (iii) on whose behalf contributions are required to be paid to the Fund.

**Minimum Earnings Requirement (2021 Coverage Only)**

As in prior years, you may establish eligibility for benefits for the 2021 Plan Year (January 1 through December 31) by meeting the Minimum Earnings Requirement in Covered Employment during the **2020** calendar year. The Minimum Earnings Requirement is determined annually by the Trustees.

You must earn at least the following amount in 2020 to be eligible for Tier One benefits in 2021:

- \$45,500 - Local 22 Participants (\$33,000 if age 60 or over)
- \$22,750 - Local 772 Participants

**Example:** You began working in covered employment for Local 22 in 2020, and earned \$45,500 or more in 2020. You would be eligible for one full year of Tier One coverage in 2021.

**NOTE:** *The Minimum Earnings Requirement for Tier One benefits generally increases by \$1,000 in each successive calendar year unless the Trustees vote otherwise.*

You must earn at least the following amount in 2020 to be eligible for Tier Two benefits in 2021:

- \$31,750 (but less than \$43,500) - Local 22 Participants
- \$19,500 (but less than \$22,750) - Local 772 Participants

**Example:** You began working in covered employment for Local 772 in 2020, and earned at least \$19,500 (but less than \$22,750) in 2020. You would be eligible for one full year of Tier Two coverage in 2021.

**Minimum Monthly Earnings Initial Eligibility**

Beginning in the 2021 Plan Year and all future years, you establish initial eligibility for benefits by meeting the Minimum Monthly Earnings Requirement during a Work Month (defined below). If you do not meet the Minimum Monthly Earnings Requirement, you may also establish initial eligibility for benefits by meeting between two and six times the Minimum Monthly Earnings Requirement during a period of between two and six consecutive Work Months.

**Minimum Monthly Earnings**

The Minimum Monthly Earnings Requirement is approximately  $\frac{1}{12}$  of the Minimum Earnings Requirement earned in Covered Employment under Collective Bargaining Agreements of the Union for which contributions are received by the Fund during a Work Month.

You must earn at least the following amount in one Work Month to be eligible for Tier One benefits in one Benefit Coverage Month:

- \$3,791.67 - Local 22 Participants (\$2,750 if age 60 or over)
- \$1,895.83 - Local 772 Participants

You must earn at least the following amount in one Work Month to be eligible for Tier Two benefits in a Benefit Coverage Month:

- \$2,645.83 (but less than \$3,791.67) - Local 22 Participants
- \$1,625 (but less than \$1,895.83) - Local 772 Participants

Once you meet the Minimum Monthly Earnings Requirement in one Work Month, your benefit coverage commences on the first day of the following Benefit Coverage Month, as defined below.

<b><u>Work Month</u></b>	<b><u>Benefit Coverage Month</u></b>
October	January
November	February
December	March
January	April
February	May
March	June
April	July
May	August

June	September
July	October
August	November
September	December

[Please note there is a two month interval between the end of the Work Month and the start of the Benefit Coverage Month. This is to allow time for the required employer contributions to be invoiced, paid and reconciled by the Fund.]

**Example #1:** You worked in Covered Employment for Local 22 beginning in October. During the October Work Month, you earn a total of \$4,000 in Covered Employment for which contributions are received by the Fund. Your Tier One coverage under the Plan begins January 1 (the first day of the next Benefit Coverage Month).

**Example #2:** Same facts as Example #1, but instead during the January Work Month you earn \$3,000.00 in Covered Employment for which contributions are received by the Fund. Your Tier Two coverage under the Plan begins April 1 (the first day of the next Benefit Coverage Month).

If you do not meet the Minimum Monthly Earnings Requirement in one Work Month, you can still commence benefit coverage in a Benefit Coverage Month if, over a period of between two and six consecutive Work Months you earn a total of between two and six times the Minimum Monthly Earnings Requirement. (In other words, you can commence benefit coverage in a Work Month if you earn at least two times the Minimum Monthly Earnings over a period of two consecutive Work Months, or if you earn at least three times the Minimum Monthly Earnings Requirement over a period of three consecutive Work Months, and so forth, up to six times the Minimum Monthly Earnings Requirement over a period of six consecutive Work Months.)

**Example #3:** You work in Covered Employment for Local 772. During the November Work Month, you earn \$1,000 in Covered Employment, which is less than the Minimum Monthly Earnings Requirement (\$1,895.83 for Local 772 Tier One Coverage). However, during the September, October, and November Work Months, you earn a total of \$6,000 in Covered Employment for which contributions are received by the Fund. Since you earned more than three times the Minimum Monthly Earnings Requirement ( $\$1,895.83 \times 3 = \$5,687.49$ ), your Tier One coverage under the Plan begins February 1 (the next Benefit Coverage Month).

3. Article II, “Eligibility Rules,” is further amended by deleting the existing text in the parts entitled “For Employees who have, at any time, qualified for Tier One Benefits” through “For Employees who have qualified for Tier Two (but not Tier One) Benefits” in the subsection entitled “Continuation of Eligibility” and inserting the following in lieu thereof:

**For Employees who have, at any time, qualified for Tier One Benefits**

**Continuation of Eligibility for 2021 Based on 2020 Earnings**

After your initial year of Tier One coverage, the Plan has three levels at which you may continue your Tier One coverage for 2021 based upon the Minimum Earnings Requirement.

1. **Full level - If you satisfy 100% of the Minimum Earnings Requirement for Tier One eligibility in 2020, you will be covered by the Plan for Tier One Benefits for the entire 2021 Plan Year.** You will not be required to self-pay for coverage.

**Example:** You became initially eligible as a Local 22 participant for coverage in 2020, and earn \$46,000 in 2020. You would be eligible for one full year of Tier One coverage in 2021 without any self-payments required for the coverage.

2. **Self-Pay** - If you do not meet the Minimum Earnings Requirement needed to maintain Tier One coverage for all of 2021, but you earn **at least 50% of the Tier One Minimum Earnings Requirement** in 2020, you may continue Tier One coverage and bridge your eligibility through self-payments. The following rules apply for self-pay coverage:

- **Number of Months of Self-Payment** - Each 1/12 of the Tier One Minimum Earnings Requirement earned will allow one month's coverage under the Plan.
- **Amount of Self-Payment** - The amount of each self-payment contribution will be determined annually by the Trustees based on the estimated cost to provide the coverage.
- **Timing and Due Date for Self-Payment** - You must pay the premium by the **15th of the month in which coverage is lost** (e.g., if you have coverage for January, but not for February, February's premium is due February 15th). If you fail to make your premium payment by the 15th of the month, your coverage will be canceled at the end of the month for which your last payment was made. Self-payments must be made after your period of earned coverage ends.

**Example #1:** If you earned 10/12 of the Tier One Minimum Earnings Requirement in 2020, you must pay for coverage for the last two months (that is, November and December) of 2021 to bridge your Tier One eligibility. For coverage during November, your self-payment is due on or before October 15th. You will be eligible for coverage for the first ten months, from January through October, 2021, without any self-payments required.

**Example #2:** If you choose not to bridge your eligibility by making self-payments, you may obtain free coverage for the first ten months (January through October) of 2021. Your coverage will terminate after ten months and you will have to reestablish Tier One Benefits eligibility. **Once you have become eligible for Tier One Benefits, you may not, in any future year, become eligible for Tier Two benefits (at the reduced earnings requirement).**

3. **Reestablish Initial Eligibility** - If you do not satisfy at least 50% of the Tier One Minimum Earnings Requirement needed to maintain coverage for the 2021 Plan Year, you will be awarded one month of coverage for each 1/12 of the Tier One Minimum Earnings Requirement you did meet. After your coverage ends, you will have to establish eligibility based on the Minimum Monthly Earnings Requirement. **As noted above, once you have become eligible for Tier One Benefits, Tier Two Benefits are not available to you in future years.**

**Example:** You become initially eligible for Tier One coverage in 2020 and earn 2/12 of the Tier One Minimum Earnings Requirement in 2020 toward eligibility in 2021. You will be eligible for two months of Tier One coverage in 2021. For coverage after

the first two months, you must satisfy the Minimum Monthly Earnings Requirement in order to reestablish Tier One coverage without required self-payments.

If you fail to earn 50% of the Tier One Minimum Earnings Requirement for eligibility during the Plan Year you are allowed to make up to one year of self-payments and six months of “COBRA continuation coverage” after your coverage runs out.

Employees with Tier One Benefits are eligible to self-pay for either individual or family coverage for:

- Medical and prescription coverage; or
- Medical, prescription, dental, vision, death, and accidental death and dismemberment benefits coverage

### **Continuation of Eligibility Based on Minimum Monthly Earnings**

Beginning in the 2021 Plan Year, you can maintain your coverage under the Plan for a Benefit Coverage Month if you meet the Minimum Monthly Earnings Requirement during a Work Month in Covered Employment under Collective Bargaining Agreements of the Union for which contributions are received by the Fund.

**Example #1:** You work in covered employment for Local 772 and have coverage for the August Benefit Coverage Month. During the June Work Month, you earn \$2,000 in Covered Employment and contributions are actually received by the Fund. You will maintain your coverage for the September Benefit Coverage Month.

**Example #2:** You work in covered employment for Local 22 and have coverage for the November Benefit Coverage Month. During the September Work Month, you earn a total of \$4,000 in Covered Employment. You qualify to continue your coverage for the December Benefit Coverage Month.

If you do not meet the Minimum Monthly Earnings Requirement in a Work Month, you can still maintain your eligibility for a Benefit Coverage Month if, over a period of between two and six consecutive Work Months, you earn between two and six times the Minimum Monthly Earnings Requirement. (In other words, you can continue benefit coverage for a Work Month if you earn at least two times the Minimum Monthly Earnings Requirement over a period of two consecutive Work Months, or if you earn at least three times the Minimum Monthly Earnings Requirement over a period of three consecutive Work Months, and so forth, up to six times the Minimum Monthly Earnings Requirement over a period of six consecutive Work Months.)

**Example #3:** You worked in Covered Employment for Local 22 and have coverage for the January Benefit Coverage Month. During the November Work Month, you earn \$3,000 in Covered Employment, which is less than the Minimum Monthly Earnings Requirement (\$3,791.67). However, during the October Work Month and November Work Month, you earn a total of \$8,000 in Covered Employment for which contributions are received by the Fund. Because you earned more than twice the Minimum Monthly Earnings Requirement ( $\$3,791.67 \times 2 = \$7,583.34$ ), your Tier One benefits under the Plan continue for the February Benefit Coverage Month.

### **Self-Payment**

If you do not qualify for continued coverage based on Minimum Monthly Earnings, as discussed above, you have the right to self-pay for up to three consecutive Benefit Coverage Months. The

amount you must self-pay is equal to thirteen percent (13%) of the difference between the amount you earned in the most recent month (i.e., the month before you start self-payments) and the Minimum Monthly Earnings amount.

**Example:** You worked in Covered Employment for Local 22 and had coverage for the January Benefit Coverage Month. In November, you earn \$2,000 in Covered Employment, which is less than the Minimum Monthly Earnings Requirement (\$3,791.67). The Fund has looked back two to six months, and you do not meet two to six times the Minimum Monthly Earnings Requirement during that time. Therefore, although your coverage will otherwise end, you can start three months of self-pay coverage in February. Based on these facts, your required self-pay amount is \$232.92 per month ( $\$3,791.67 - \$2,000 = \$1,791.67 * 13\% = \$232.92$ ).

Self-payments are due on the 15th of the month in which coverage is provided. Self-payment is only available **if the premium is paid timely and if you have no break in coverage** (example: if you have coverage in January, but would lose coverage for February, you must start paying the self-payment premium for February's coverage; you could not skip February and then start self-payments in March).

**If you experience a break in coverage, self-payment is unavailable** (example: if you begin self-payment coverage in February but do not pay the premium for March, you cannot resume self-payment coverage in April).

Self-payment may be paid through ACH (Automated Clearing House), check, or other methods as the Fund Office may implement from time to time.

### **For Employees who have qualified for Tier Two (but not Tier One) Benefits**

#### **Continuation of Eligibility for 2021 Based on 2020 Earnings**

After your initial year of Tier Two coverage, the Plan has three levels at which you may continue your Tier Two coverage in the 2021 calendar year based upon your earnings in covered employment during the 2020 calendar year. **Note also that you may qualify for Tier One Benefits in a subsequent period if you are able to meet the Tier One Minimum Monthly Earnings Requirement.**

1. **Full level - If you satisfy 100% of the Minimum Earnings Requirement for Tier Two eligibility in the 2020 calendar year, you will be covered by the Plan for Tier Two Benefits for the full 2021 Plan Year.** You will not be required to self-pay for coverage.

**Example:** You became initially eligible for coverage as a Local 772 participant in 2020, and earn \$19,500 in 2020. You would be eligible for one full year of Tier Two coverage in 2021 without any self-payments required for the coverage.

2. **Self-Pay - If you do not meet the Minimum Earnings Requirement needed to maintain Tier Two coverage for the full 2021 Plan Year, but you earn at least 50% of the Tier Two Minimum Earnings Requirement in the 2020 calendar year, you may continue Tier Two coverage and bridge your eligibility through self-payments.** The following rules apply for self-pay coverage:

- **Number of Months of Self-Payment - Each 1/12 of the Tier Two Minimum Earnings Requirement will allow one month's coverage under the Plan.**

- **Amount of Self-Payment** - The amount of each self-payment contribution will be determined annually by the Trustees based on the estimated cost to provide the coverage.
- **Timing and Due Date for Self-Payment** - You must pay the premium by the **15th of the month in which coverage is lost** (e.g., if you have coverage for January, but not for February, February's premium is due February 15th). If you fail to make your premium payment by the 15th of the month, your coverage will be canceled at the end of the month for which your last payment was made. Self-payments must be made after your period of earned coverage ends.

**Example #1:** If you earned 10/12 of the Minimum Tier Two Earnings Requirement in 2020, you must pay for coverage for the last two months (that is, November and December) of 2021 to bridge your eligibility. For coverage during November, your self-payment is due on or before October 15th. You will be eligible for coverage for the first ten months, from January through October 2021, without any self-payments required.

**Example #2:** If you choose not to bridge your eligibility by making self-payments, you may obtain free coverage for the first 10 months (January through October) of 2021. Your coverage will terminate after 10 months unless you satisfy the Minimum Monthly Earnings Requirement in order to continue Tier Two Plan eligibility.

3. **Reestablish Initial Eligibility** - If you do not earn at least 50% of the Tier Two Minimum Earnings Requirement needed to maintain coverage for 2021, you will be awarded one month of Tier Two coverage in 2021 for each 1/12 of the Tier Two Minimum Earnings Requirement you did meet. After your coverage ends, you will have to establish eligibility based on satisfying the Minimum Monthly Earnings Requirement.

**Example:** You become initially eligible for Tier Two coverage in 2020 and earn 2/12 of the Tier Two Minimum Earnings Requirement in 2020 toward eligibility in 2021. Therefore, you will be eligible for two months of Tier Two coverage in 2021. For coverage after the first two months, you may self-pay; however, you must satisfy the Minimum Monthly Earnings Requirement in order to reestablish or continue Tier Two coverage without required self-payments.

If you fail to earn 50% of the Tier Two Minimum Earnings Requirement for eligibility during the Plan Year you are allowed to make up to one year of self-payments and six months of "COBRA continuation coverage" after your coverage runs out.

Employees with Tier Two Benefits are eligible to self-pay for either individual or family coverage for medical and prescription coverage only.

### **Continuation of Eligibility Based on Minimum Monthly Earnings**

Beginning in the 2021 Plan Year, you can maintain your coverage under the Plan for a Benefit Coverage Month if you meet the Minimum Monthly Earnings Requirement in Covered Employment under Collective Bargaining Agreements of the Union for which contributions are received by the Fund for a Work Month. If you have been covered under Tier Two, these examples apply to you.

**Example #1:** You work in covered employment for Local 772 and have coverage for the August Benefit Coverage Month. During the June Work Month, you earn \$1,700 in Covered



Employment and contributions are actually received by the Fund. You will maintain your Tier Two coverage for the September Benefit Coverage Month.

**Example #2:** You work in covered employment for Local 22 and have coverage for the November 2021 Benefit Coverage Month. During the September 2021 Work Month, you earn a total of \$3,000 in Covered Employment. You qualify to continue your Tier Two coverage for the December 2021 Benefit Coverage Month.

If you do not meet the Minimum Monthly Earnings Requirement in a Work Month, you can still maintain your eligibility for a Benefit Coverage Month if, over a period of between two and six consecutive Work Months, you earn between two and six times the Minimum Monthly Earnings Requirement. (In other words, you can continue benefit coverage for a Work Month if you earn at least two times the Minimum Monthly Earnings Requirement over a period of two consecutive Work Months, or if you earn at least three times the Minimum Monthly Earnings Requirement over a period of three consecutive Work Months, and so forth, up to six times the Minimum Monthly Earnings Requirement over a period of six consecutive Work Months.)

**Example #3:** You worked in Covered Employment for Local 22 and have coverage for the January Benefit Coverage Month. During the November Work Month, you earn \$2,500 in Covered Employment for which contributions are received by the Fund, which is less than the Minimum Monthly Earnings Requirement (\$2,645.83). However, during the October Work Month and November Work Month, you earn a total of \$6,000 in Covered Employment for which contributions are received by the Fund. Since you earned more than twice the Minimum Monthly Earnings Requirement ( $\$2,645.83 \times 2 = \$5,291.66$ ), your Tier Two benefits under the Plan continues for the February Benefit Coverage Month.

### Self-Payment

If you do not qualify for continued coverage based on Minimum Monthly Earnings, as discussed above, you have the right to self-pay for up to three consecutive Benefit Coverage Months. The amount you must self-pay is equal to thirteen percent (13%) of the difference between the amount you earned in the most recent month (i.e., the month before you start self-payments) and the Minimum Monthly Earnings amount.

**Example:** You worked in Covered Employment for Local 22 and had coverage for the January Benefit Coverage Month. In November, you earn \$2,000 in Covered Employment, which is less than the Minimum Monthly Earnings Requirement (\$2,645.83). The Fund has looked back two to six months, and you do not meet two to six times the Minimum Monthly Earnings Requirement during that time. Therefore, although your coverage will otherwise end, you can start three months of self-pay coverage in February. Based on these facts, your required self-pay amount is \$83.96 per month ( $\$2,645.83 - \$2,000 = \$645.83 \times 13\% = \$83.96$ ).

Self-payments are due on the 15th of the month in which coverage is provided. Self-payment is only available **if the premium is paid timely and if you have no break in coverage** (example: if you have coverage in January, but would lose coverage for February, you must start paying the self-payment premium for February's coverage; you could not skip February and then start self-payments in March).

**If you experience a break in coverage, self-payment is unavailable** (example: if you begin self-payment coverage in February but do not pay the premium for March, you cannot resume self-payment coverage in April).

Self-payment may be paid through ACH (Automated Clearing House), check, or other methods as the Fund Office may implement from time to time.

Adopted this \_\_\_\_ day of October, 2020 and effective as stated herein.

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Union Trustee

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Employer Trustee

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Union Trustee

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Employer Trustee

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