

# **INTERNATIONAL ALLIANCE OF THEATRICAL STAGE EMPLOYEES LOCAL 22 PENSION AND WELFARE FUNDS**

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## **Summary of Material Modifications**

Important Notice Regarding Changes to Your Plan of Medical Benefits

**December 12, 2024**

Dear Participant:

This Summary of Material Modifications (SMM) describes important changes to the rules governing the International Alliance of Theatrical Stage Employees Local 22 Welfare Fund (“Plan”). We encourage you to read this notice carefully and to keep it with your Plan Document and Summary Plan Description. As always, please feel free to contact the Fund Office if you have any questions.

## **CHANGES EFFECTIVE JANUARY 1, 2025**

### **1. Update to Plan for Medicare-Eligible Retirees and their Medicare-Eligible Dependents**

Since January 1, 2023, Medicare-eligible retirees and their Medicare-eligible dependents receive coverage under a Medicare Advantage Plan with Medicare Part D prescription drug coverage (a “MAPD Plan”). The MAPD Plan provides Medicare-eligible retirees and dependents coverage similar to the coverage the Plan provides other participants and beneficiaries. The MAPD Plan is insured by Cigna.

Effective January 1, 2025, Medicare-eligible retirees and their Medicare-eligible dependents will be covered by a MAPD Plan insured by CareFirst. This new MAPD Plan provides the same benefits as the current Cigna MAPD Plan. The monthly rate for coverage under the MAPD Plan will increase in 2025 to the amount shown in the table below. It is important to note what is **NOT** changing. The benefits for retirees and their dependents not yet eligible for Medicare are not changing. Delta Dental and VSP Vision benefits for retirees and dependents on Medicare will also remain the same. Please read the communication about the new plan carefully and contact the Fund Administrator if you have questions.

## 2. Change to Retiree/Self-Pay/COBRA Rates Effective January 1, 2025

The rates for Medicare-eligible retirees and dependents will increase in 2025. The rates for Pre-Medicare Retiree, Medicare-Eligible Retiree, Self-Pay, and COBRA coverage in 2025 are as follows:

<b>LOCAL 22 RETIREE RATES</b>				
	Participant or Surviving Spouse	Participant and Child(ren)	Husband & Wife	Family
Retiree Prior to Age 62	\$712.31	\$1,139.70	\$1,424.62	\$1,612.38
Retiree Age 62 to 64	\$617.12	\$987.39	\$1,234.24	\$1,234.24
<b>LOCAL 772 RETIREE RATES</b>				
Retiree Prior to Age 62	\$712.31	\$1,139.70	\$1,424.62	\$1,612.38
Retiree Age 62 to 64	\$617.12	\$987.39	\$1,234.24	\$1,234.24
Retiree on Medicare with Less Than 20 Credits	\$356.17	\$569.87	\$708.00	\$708.00
<b>ACTIVE SELF-PAY RATES</b>				
Local 22/772 (Tier I)	\$712.31	\$1,139.70	\$1,424.62	\$1,612.38
Local 22/772 (Tier II)	\$459.13	\$734.61	\$918.26	\$1,030.06
<b>COBRA RATES</b>				
Core (Tier I)	\$669.02	\$1,070.43	\$1,338.04	\$1,500.94
Core Plus Non- Core (Tier I)	\$726.56	\$1,162.50	\$1,453.12	\$1,644.63
Core (Tier II)	\$468.31	\$749.30	\$936.63	\$1,050.66

<b>LOCAL 772 SELF-PAY RATES FOR NON-COVERED DEPENDENTS</b>			
	<b>Child(ren) Only</b>	<b>Spouse Only</b>	<b>Dependent Family</b>
<b>Core Plus Non-Core (Tier I)</b>	<b>\$427.39</b>	<b>\$712.31</b>	<b>\$900.07</b>
<b>Core (Tier II)</b>	<b>\$299.17</b>	<b>\$498.62</b>	<b>\$630.05</b>

### **3. No Changes to the Minimum Earnings Requirements in 2025.**

The Minimum Monthly Earning Requirement is the amount a Participant must earn in a Work Month to be eligible for benefits in the corresponding Benefit Coverage Month. The Trustees have determined that the Minimum Monthly Earnings Requirements for 2025 will be the same as in 2024. These amounts are as follows:

<b>LOCAL 22 PARTICIPANTS</b>	
<b>Minimum Monthly Earnings Requirement</b>	
<b>Tier I (Under Age 60)</b>	<b>\$4,166.67</b>
<b>Tier I (Age 60 or Older)</b>	<b>\$3,020.83</b>
<b>Tier II</b>	<b>\$2,908.33</b>

<b>LOCAL 772 PARTICIPANTS</b>	
<b>Minimum Monthly Earnings Requirement</b>	
<b>Tier I</b>	<b>\$4,166.67</b>
<b>Tier II</b>	<b>\$2,908.33</b>

### **Conclusion**

Please be assured that the Trustees are constantly monitoring the Plan's finances and reviewing the benefits offered by the Plan so as to accomplish the Plan's goal of offering a comprehensive medical benefits package to those who work in the industry for years to come.

### **IMPORTANT REMINDER**

We have tried to write this SMM in clear, understandable, and informal language. However, you should refer to the official Plan documents for more information about your benefits.

If you have any questions about the above changes, or the Fund in general, please feel free to contact the Fund Office at (410) 319-7264

Sincerely,

Board of Trustees

International Alliance of Theatrical Stage Employees Local 22 Welfare Fund

*This notice is intended as a non-technical summary of certain changes to the rules of the International Alliance of Theatrical Stage Employees Local 22 Welfare Plan, so it does not contain all details of the changes. It modifies the information set forth in the Fund's Plan Document and Summary Plan Description that was previously provided to you. In the event of a discrepancy between this notice and the official Plan documents, the official Plan documents, as interpreted and applied solely by the Trustees pursuant to their exclusive discretionary authority, will prevail. The Trustees reserve the right to modify the official Plan documents and the benefits offered by the International Alliance of Theatrical Stage Employees Local 22 Welfare Fund at any time, in accordance with applicable law, in their sole and absolute discretion.*