Theatrical Stage Employees Health & Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

Date: March 31, 2025

TO: All Eligible Members of Theatrical Stage Employees Health & Welfare Trust

FROM: Trustees of Theatrical Stage Employees Health & Welfare Trust

RE: May 1, 2025 Medical, Dental and Vision Open Enrollment

Each year the Board of Trustees reviews the benefits the Trust offers to make sure they are competitive and comprehensive. Our goal is to continue to offer high quality health insurance to our members and their families. Overall, our benefits program continues to be competitive and our current carrier partners continue to be the best options for our members.

We are pleased to announce that we have made no major changes to our benefits plan for the 2025 - 2026 plan year. Please take the time to review the *2025 - 2026 Benefits Enrollment Guide* for additional information on your Plan coverage as well as the summaries provided by our carrier partners.

MEDICAL:

CORE (KAISER PERMANENTE) CHANGES:

- This Plan is renewing with no benefit changes except for the standard Kaiser Permanente contract changes. Please refer to the Kaiser Permanente Evidence of Coverage for plan year 2025 - 2026. Your current calendar year out-of-pocket maximum is $4,000 per individual (including deductible) and $12,000 per family. The Trust will reimburse any eligible out-of-pocket maximum amounts OVER $2,000 per person up to a maximum of $2,000 per calendar year. For more information on the Limited Purpose Health Reimbursement Account, please visit https://www.ia15trust.com/health-welfare-plan-booklet/ for the Summary Plan Description.

BUY-UP PLAN (Access PPO) CHANGES:

- This Plan is renewing with no benefit changes except for the standard Kaiser Permanente contract changes. Please refer to the Kaiser Permanente Options (Access PPO) Evidence of Coverage for plan year 2025 – 2026.

Employee premiums will continue to be 100% paid for by the Trust for the Kaiser Foundation Health Plan of Washington "Core" plan for single coverage. The Trust contributes 25% of the Dependent premiums on the "Core" plan. Anyone wishing to enroll with in the Access PPO "Buy-Up" Plan will be required to pay the difference in premium between the two plans for both single and dependent coverage. Only the Access PPO plan will provide benefits for Non-Kaiser affiliated healthcare providers.

The Open Enrollment period for the Theatrical Stage Employees Health & Welfare Trust is now underway! The open enrollment period is being held **April 1st to April 23rd.** This is your opportunity each year to review your current benefits coverage and make any changes for the coming year. These are important decisions for both you and your family – so take advantage of this opportunity! Please note, Dependents will not be able to enroll or be removed from the Plan until 2026 open enrollment (except for certain family status change events, i.e. birth, death, marriage, divorce, etc.).

No action is needed if you wish to keep your current coverage. You will automatically be re-enrolled in whichever medical plan you are currently enrolled (Core or Buy Up) unless you submit an enrollment form requesting a change in your plan to either "CORE" or "BUY-UP" by **Wednesday, April 23rd.** Any enrollment form changes must be **postmarked no later than April 23, 2025 and changes will be made effective May 1, 2025.** If you need an enrollment or change form, please visit the Trust website at www.IA15Trust.com.

DENTAL:

Enrollment in either medical plan automatically includes enrollment in the dental program through Delta Dental of Washington. The dental plan is renewing with no changes to benefits for the 2025 - 2026 plan year. The Trust contributes 100% for the member's premium and 25% of the dependent's premium. A summary of the plan is enclosed. To find a Delta Dental preferred provider you can access their website at www.deltadentalwa.com. Click "Find a Dentist" under the Patient Tools section, then select "Delta Dental PPO" under the network search selection.

VISION:

The vision plan will continue to be through VSP Vision Care. The vision plan is renewing with no changes to benefits for the 2025 - 2026 plan year. Please refer to your benefit summary for detailed coverage regarding using an in-network provider compared to an out-of-network provider. The Trust will contribute 100% of the employee and 25% of the dependent cost. You will automatically be enrolled in the vision plan for the same coverage type (single/family) when enrolled in either medical plan.

SHORT TERM DISABILITY:

Eligible members also have a short-term disability program through Sun Life. This is 100% paid for by the Trust. Disability programs are designed to provide income for you if you are sick or injured off the job and unable to work. The short term disability plan offered by Theatrical Stage Employees Health & Welfare Trust offers coverage up to $150 of your weekly income (taxable) for as long as you (the member) are disabled up to a 90 day maximum. Your benefit will begin once you have satisfied the elimination period (0 days for absence due to an accident and 7 days for absence due to sickness). Please refer to your benefit summary for more detailed information. The short term disability benefit will cover all participants eligible for coverage under the medical program. Benefits are taxable and will not be affected by your qualification of benefits paid by the Washington Paid Family & Medical Leave Program.

BASIC LIFE /AD&D:

Life and Accidental Death & Dismemberment benefit is $10,000 through Sun Life. This is 100% paid for by the Trust.

REMEMBER: Theatrical Stage Employees Health & Welfare Trust will reimburse any member on the Core medical plan out-of-pocket expenses that exceed $2,000 per calendar year up to a maximum of $2,000. Reimbursement will be paid at each calendar year end. You will need to submit a Kaiser Permanente Explanation of Benefits (EOB) statement to verify any reimbursable out-of-pocket expenses, and you must submit your request for reimbursement no later than March 31 of the following calendar year (2025 out-of-pocket expenses for reimbursement must be submitted prior to April 1, 2026).

If you have group medical coverage through your spouse or government coverage such as Medicare, you may waive your medical coverage through the Trust; however, you will forfeit all employer contributions made on your behalf to the Trust. Please contact the Trust Administration Office for a Waiver Form at (206) 441-7574.

If you have questions regarding open enrollment, please contact the Eligibility Department at the Trust Administration Office at (206) 441-7574. If you have any benefit questions, please contact our benefits consultants at DiMartino Associates: Galen Li or Taun Paik at (206) 623-2430 or IA15@dimarinc.com.

Board of Trustees
Theatrical Stage Employees Health & Welfare Trust

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