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This *Benefits Update* includes important information about your AFTRA Health and Retirement Plan benefits. Please keep this *Benefits Update* with your AFTRA Health and Retirement Plan documents and share this information with your family.

2010 Earnings Statements to be mailed by early June

Verify the information on your Earnings Statement as soon as possible

By early June 2011, AFTRA H&R will mail the 2010 Earnings Statements to all registered performers on whose behalf covered earnings were reported to AFTRA H&R for performance dates in 2010. Registered performers on whose behalf covered earnings were reported in 2009 — but not in 2010 — will receive a letter indicating that no earnings were reported to AFTRA H&R during 2010. If you receive a 2010 Earnings Statement (or a letter indicating that no AFTRA-covered earnings were reported and no contributions were received), please review and verify the accuracy of this information as soon as possible, because reported earnings and contributions can affect your qualification for health and retirement benefits. While AFTRA H&R relies on employers to make required contributions and report timely and accurate information about your earnings, please remember that you are ultimately responsible for verifying the accuracy of any information that is reported or not reported on your behalf.

Report potential earnings discrepancies

If you believe that certain covered earnings are not accurately reflected in or have been omitted from your annual Earnings Statement, you should notify AFTRA H&R immediately to request a covered earnings inquiry. Refer to the updated *Policies for Covered Earnings Inquiries* brochure and the Earnings Discrepancy Form, which will be included with your annual Earnings Statement and are also available at www.aftrahr.com (“Participant toolkit” | “Annual Earnings Statements”). Once AFTRA H&R receives the completed form and required documentation, your covered earnings will be reviewed and AFTRA H&R will advise you as to whether any adjustments will be made.

Would you like to receive *Benefits Updates* and other information about your benefits electronically?

Help AFTRA H&R go green by opting in to receive *Benefits Updates*, the new 2011 Health Plan SPD and other information about your benefits by e-mail. For additional information, see the article on page 3 and then visit www.aftrahr.com (“E-mail preferences”) to update your communications preferences.

New limitation for earnings inquiries

AFTRA H&R's updated *Policies for Covered Earnings Inquiries* brochure includes a new rule that limits the time period during which a performer may request a covered earnings inquiry. Effective Jan. 1, 2014, performers will have a maximum period of five years from the end of the calendar year in which earnings were, or should have been, credited to request a covered earnings inquiry and submit documentation to AFTRA H&R for consideration¹. For example, any covered earnings inquiry requesting a correction of covered earnings for calendar year 2011 must be requested no later than Dec. 31, 2016.

The new rule will allow AFTRA H&R to address any mistakes or omissions in reported earnings soon after earnings are received, when supporting information and documentation are more readily available and there is the greatest likelihood that discrepancies can be verified and corrected.

Please note that this new rule means that effective Jan. 1, 2014, earnings credited prior to 2009 will no longer be considered for review in an earnings inquiry. Therefore, any earnings inquiry requesting a correction of covered earnings for calendar year 2008 — or any prior years — must be received by Dec. 31, 2013. The effective date of this new rule was set for 2014 to provide you with ample time to review your records and report any incorrect information from past years to AFTRA H&R.

Five –Year Limitation for Earnings Inquiries

Calendar Year Covered Earnings Credited	Review Period End Date
2008 and all prior years	Dec. 31, 2013
2009	Dec. 31, 2014
2010	Dec. 31, 2015
2011	Dec. 31, 2016

¹ If you were a Class Member in the *Moore v. American Federation of Television and Radio Artists et al.* lawsuit, your claim for earnings credit under the procedures of the stipulation of settlement in that case is not affected by this change. If you have questions about the settlement of this lawsuit, please contact AFTRA H&R's Cheri Pearce Bridges at cbridges@aftrahr.com or (212) 499-4865.

New resource available to help you track your earnings

A new Performer Earnings Tracking Sheet is now available at www.aftrahr.com ("Participant toolkit" | "Annual Earnings Statements"). Available in both Adobe Acrobat PDF and Microsoft Excel versions, the Performer Earnings Tracking Sheet allows you to record covered earnings you receive from employers throughout the year to compare to the information reported on your next annual Earnings Statement.

New Health Plan SPD to be issued in Summer 2011

This summer, all Health Plan participants will receive a new Health Plan Summary Plan Description (SPD). The 2011 Health Plan SPD will provide comprehensive information about the Health Plan's current benefits and qualification criteria, as well as other important information for participants and their families.

The 2011 Health Plan SPD also marks the first time that participants may choose to receive benefits information via e-mail. For additional information about how to choose to receive the new SPD electronically, refer to the article on the opposite page and then visit www.aftrahr.com to update your e-mail preferences.

Update your address with AFTRA H&R

Protect your personal information while getting the benefits information you need

How can you protect your personal information while ensuring that you receive important information about your benefits? Make sure that the AFTRA Health & Retirement Funds (AFTRA H&R) always has your current mailing address on record. If you've directed AFTRA H&R to send correspondence to an agent or business manager, it's also critical that AFTRA H&R has your current representative's mailing address. To update your information, submit a completed Performer Address Change Form, available at www.aftrahr.com ("Forms" | "General forms").

Help AFTRA H&R Go Green

Opt-in to receive information about your benefits by e-mail

Would you like to help AFTRA H&R do its part to save resources and go green?

This summer, the new 2011 Health Plan Summary Plan Document (SPD) will be distributed to Health Plan participants. You can choose not to receive a paper copy of the SPD and future *Benefits Updates*, as well as certain other AFTRA H&R information and notifications, and instead receive these documents via e-mail. This will help conserve resources and ensure that you receive information about your benefits as quickly as possible.

To opt in to receive your benefits information electronically, we need your permission to do so. Simply visit www.aftrahr.com, click the “E-mail Preferences” button in the upper right corner of the home page and complete the online form to update your communication preferences. Please note that to update your preferences, you must provide your H&R Funds No., which may be found on your Health Plan ID card, on any Health Plan premium invoice, on any annual Earnings Statement or by calling Participant Services at (800) 562-4690. Even if you opt-in for electronic distribution, if at any time you wish to receive a paper copy of a specific plan document or notice, you may submit your request to AFTRA H&R using the online contact form at www.aftrha.com (“Contact us.”). Also, if you change your mind at any

time in the future and wish to begin receiving printed benefits information by mail again, you may change your communication preferences without cost to you. Simply click the “unsubscribe” link that is included with your opt-in confirmation e-mail and every e-mail communication sent to you under this process.

As a reminder, at any time you may view the current Health Plan SPD and Retirement Plan SPD, along with all *Benefits Updates* which modify each Plan, by visiting www.aftrahr.com (“Health Fund” | “Health Plan SPD” or “Retirement Fund” | “Retirement Plan SPD”). You may also find a complete listing of all *Benefits Updates* by visiting a separate page on the site (“News and updates” | “*Benefits Updates*”). To view these files, you will need an updated version of Adobe Acrobat or Adobe Acrobat Reader.

Hurry! Act quickly to receive the new Health Plan SPD by e-mail

If you want to receive the new Health Plan SPD by e-mail instead of receiving a printed copy in the mail, you must update your e-mail preferences at www.aftrahr.com no later than June 22!

In memoriam: John FitzGerald, AFTRA H&R Trustee

John FitzGerald, a longtime Trustee of the AFTRA Health & Retirement Funds and winner of AFTRA’s highest honor, the George Heller Memorial Gold Card Award in 1995, died at his home in Cleveland on Dec. 24, 2010 after a brief illness. He was 84.

A native Clevelander, Mr. FitzGerald spent more than half of his life working to improve the wages, benefits and working conditions of his fellow union members. After joining AFTRA in 1953, Mr. FitzGerald was a co-founder of AFTRA’s Cleveland Local. He held office in the Cleveland Local for over five decades, including 10 years as its President. Mr. FitzGerald also served on the AFTRA National Board and as an AFTRA National Vice President and Convention Delegate. In 1954, Mr. FitzGerald helped negotiate the AFTRA Pension and Welfare Plans, which later became the Health and Retirement Funds. He was most proud of helping to bring health and retirement benefits to an industry that had not customarily provided them. Mr. FitzGerald became a Trustee of the AFTRA Health & Retirement Funds in 1992, and he served on the AFTRA H&R Board until his death.

Mr. FitzGerald was also a pioneering broadcaster whose early work began on the night shift at a local station in Ann Arbor during his senior year at the University of Michigan. Following service as a naval officer in World War II, he worked as sports director and on-air broadcaster at what became WJW-TV 8 in Cleveland. He also broadcast Major League Baseball and National Football League games for CBS and served as a play-by-play football announcer for a network of Ohio stations. FitzGerald is survived by his wife, Nadine; three sons, John “Jack” FitzGerald, Jr., Michael and Tom, all of Cleveland; four daughters, Aileen FitzGerald, Mary Wolf, Maureen Kantorak and Jain Meermans, all of Cleveland. Mr. FitzGerald is also survived by 16 grandchildren and five great-grandchildren.

Important contact information

- AFTRA H&R Participant Services, (800) 562-4690, www.aftrahr.com
- CIGNA HealthCare, (800) 768-4695, www.cignasharedadministration.com
- CIGNA's 24-hour Nurseline, (800) 768-4695
- ValueOptions, (800) 704-1421

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Important information

You should take the time to read this *Benefits Update* carefully and share it with your family. It is very important that you retain this notice, which is intended to serve as a Summary of Material Modification (SMM), with the Health Plan and Retirement Plan SPDs. While every effort has been made to make this SMM as complete and as accurate as possible, it does not restate the existing terms and provisions of the Plans other than the specific terms and provisions it is modifying. If any conflict should arise between this summary and the terms of either SPD (other than with respect to the specific terms and provisions this summary is modifying), or if any point is not discussed in this summary or is only partially discussed, the terms of the SPDs will govern in all cases. The Board of Trustees of the AFTRA Health and Retirement Funds or its duly authorized designee reserves the right, in its sole and absolute discretion, to interpret and decide all matters under the Plans. The Board also reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plans or any benefits provided under the Plans (or eligibility for such benefits), in whole or in part, at any time and for any reason (including with respect to retirees and with respect to benefits already earned).