

# AFTRA H&R FUNDS

## BENEFITS UPDATE

January 2009

### New AFTRA H&R Logo

We're pleased to share with you the new official logo for the AFTRA Health & Retirement Funds. While the design is simple and straightforward, it helps communicate our identity - both our relationship with AFTRA and the fact that we're a separate and distinct organization from the Union.



Over the coming weeks and months, we will be expanding the use of the logo throughout our internal and external communications. We hope that this logo will become recognizable to those we work with and the participants we serve.

### Health Plan Premiums to Increase April 2009

Since January 2007, the quarterly AFTRA Health Plan premiums for both active and Senior Citizen coverage have remained unchanged, though health care costs have continued to increase. "Benefits Updates" that you received during that time period kept you apprised of each postponement of the anticipated 5% increase to premiums.

**Effective April 1, 2009, the 5% increase in quarterly premiums will be implemented.** The following chart provides the new premium amounts if you are qualified to enroll or are already an enrolled participant in the AFTRA Health Plan as of April 1, 2009.

Enrolled Participants	Current Quarterly Premiums	Quarterly Premiums Effective April 1, 2009
Participant only	\$315	\$330
Participant and spouse/domestic partner only	\$551	\$578
Participant and child(ren) only <i>(no spouse/domestic partner)</i>	\$551	\$578
Full family	\$603	\$633
Senior Citizen retiree only	\$126	\$132
Senior Citizen retiree and spouse/domestic partner	\$362	\$380
Senior Citizen retiree and child(ren) only <i>(no spouse/domestic partner)</i>	\$362	\$380
Senior Citizen full family	\$414	\$434

If you previously chose to pay the Health Plan premium through your bank's automatic bill payment option, be sure to inform your bank of the change in premium amount in advance of the due date for the second quarter payment in 2009.

Remember, if you pay your premium by mail, please be sure to enclose your invoice with your payment, which must be received by the New York AFTRA H&R office no later than the 15th of the month preceding each quarter. That means, for the April 2009 quarter, the due date is March 15th.

## Amended: Continuation of Life Insurance after Disability

Effective November 1, 2008, the AFTRA Health Plan no longer offers enrolled participants under age 60 who become totally and permanently disabled (as determined by the Social Security Administration) the option of continuing at no cost to them the basic \$30,000 Life Insurance coverage available through Aetna. (See page 56 of the 2005 AFTRA Health Fund Summary Plan Description (SPD) booklet, "Continued Coverage While Totally Disabled".)

Enrolled participants who lose coverage under the Health Plan still have conversion rights. You can choose to continue the Life Insurance coverage by purchasing an individual life insurance policy through Aetna. For more information, please contact Participant Services at 1-800-562-4690 and refer to page 57 of the 2005 SPD.

### Important Contact Information

CIGNA HealthCare	1-800-768-4695 • <a href="http://www.cignasharedadministration.com">www.cignasharedadministration.com</a>
CareAllies	1-800-768-4695 • <a href="http://www.myCareAllies.com">www.myCareAllies.com</a>
The Guardian	1-800-765-6405 <a href="http://www.geoaccess.com/directoriesonline/theguardiandental">www.geoaccess.com/directoriesonline/theguardiandental</a>
Aetna	1-800-523-5065, prompt #7 <a href="http://www.aetna.com/group/aetna_life_essentials/life/services.htm">www.aetna.com/group/aetna_life_essentials/life/services.htm</a>
Medco	1-800-903-8343 • <a href="http://www.medco.com">www.medco.com</a>
ValueOptions	1-800-704-1421 • <a href="http://www.achievesolutions.net">www.achievesolutions.net</a>
AFTRA H&R Participant Services Department	1-800-562-4690
AFTRA H&R Web Site	<a href="http://www.aftrahr.com">www.aftrahr.com</a>

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 with the Health Plan SPD booklet. While every effort has been made to make this Summary of Material Modifications (SMM) as complete and as accurate as possible, it does not restate the existing terms and provisions of the Plan other than the specific terms and provisions it is modifying. If any conflict should arise between this summary and the terms of the SPD, or if any point is not discussed in this summary or is only partially discussed, the terms of the SPD 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).