# I.A.T.S.E. PRIDE COMMITTEE

## LGBTQ+ Health Edition



All information correct as of Sept 18, 2020. Please consult with your plan for the most up-to-date information.

# What Plans are offered by the IATSE National Health & Welfare Fund

# Plan A

- Plan A is referred to as a traditional plan.
- The Plan primarily covers Pink Contract Employees Several Locals who year-round employers
- There are approximately 2000 participants In Plan A which includes dependents.
- The Plan requires a minimum daily employer contribution and is \$ 75.50 in 2022
- This Plan provides hospital, medical, surgical, prescription, dental, vision, life insurance and short-term disability benefits.
- This Plan requires that an individual earn 60 days of covered employment in a 6-month period for 6 months of coverage. Continuing coverage requires the same...60 days worked in subsequent 6-month windows. If you fall short of the days requirement you lose coverage.
- There is no banking of days, buying up of days or co-payments permitted. It's a make it or not Plan.

# DEDUCTIBLES & OUT OF POCKET MAXIMUMS

# Plan A

### Out of Pocket Maximum

#### In-Network

- Single \$ 500
- Family \$ 1,250

#### <u>Out-of-network</u>

- Single \$ 1,000
- Family \$ 2,500

### **DEDUCTIBLE**

#### In-Network

- Single \$ 0.00
- Family \$ 0.00

### Out-of-network

- Single \$ 200
- Family \$ 500

# PLAN C

- Plan C has approximately 52,000 Enrollees, which includes dependents.
- Plan C participants are largely from the motion picture, trade show, exhibition, amusement park, ticket sellers, projectionist, wardrobe, hair & makeup as well as some mixed/stage employee locals.
- Every dollar of employer contributions received for work in covered employment are held in individual participant accounts CAPP (Contributions Available for Premium Payments).
- Eligibility is determined quarterly coverage is provided quarterly.
- Employer contributions **ONLY** can be placed in the CAPP account. It is not an HSA or FSA. The accounts are notional accounts only for the purchase of coverage and have no cash value.
- Employer contributions are available for premium payments based on the date the Fund Office receives the contribution <u>NOT</u> the date an employee works.
- If the amount in the participant's CAPP account is insufficient to meet the cost of the coverage selected, a participant can self-pay (co-pay) the amount needed for the coverage quarter.

# PLAN C CONTINUED

- Plan C hosts 6 coverage options
  - C1 single or family
  - C2 single or family
  - C3 single or family
  - C4 single or family
  - MRP Medical Reimbursement Program
    - For participant who are enrolled in other employer or union group health coverage
  - Triple S for Puerto Rico residents

# DEDUCTIBLES & OUT OF POCKET MAXIMUMS

### Plan C1

### Plan C2

#### <u>In-network only</u>

### Plan C3

#### <mark>In-network only</mark>

Plan C4

#### Out of Pocket Maximum

#### In-Network

- Single \$ 750
- Family \$1,875

#### Out-of-Network

- Single \$1,700
- Family \$ 4,250

#### Out of Pocket Maximum

#### In-Network

- Single \$ 1,750
- Family \$4,375

#### Out-of-Network

- Single \$8,250
- Family \$ 20,625

#### Out of Pocket Maximum

#### In-Network

- Single \$4,000
- Family \$ 10,000

Out-of-Network

n/a

#### Out of Pocket Maximum

#### In-Network

- Single \$7,000
- Family \$14,000

<u>Out-of-Network</u>

n/a

#### **DEDUCTIBLE**

#### In-Network

- Single \$ 0.00
- Family \$ 0.00

#### Out-of-Network

- Single \$ 200
- Family \$ 500

#### <u>DEDUCTIBLE</u>

#### In-Network

- Single \$ 0.00
- Family \$0.00

#### Out-of-Network

- Single \$750
- Family \$ 1,875

#### **DEDUCTIBLE**

#### <u>In-Network</u>

- Single \$1,000
- Family \$2,500

#### **DEDUCTIBLE**

#### In-Network

- Single \$ 3,000
- Family \$7,500

# Mental Health & Behavioral Health services are covered like any other service. The NBF complies with the Mental Health Parity Act, as of 2014.

## <u>Live Health Online</u>

You can access Live Health online through your smart phone, computer or tablet for a doctor to assess your condition to include, but not limited to:

- A cold
- Pink eye
- The Flu
- A fever
- Allergies
- Sinus infection

For NBF participants covered under Plan A, C1, C2 or C3: co-payments apply

For NBF participants covered under C4 or non-participants: \$ 59 fee applies

## Behavioral Health online

Need to speak to a **Therapist**?

Through the Live Health Online application, you can also connect with a Licensed Therapist.

This service requires you to make an appointment and can be made 7 days a week by calling **888-548-3432**.

You can request appointments with a <u>specific</u> therapist who has been specially trained with issues related to the LGBTQ+ community.

You can also speak with a **Board- Certified Psychiatrist** provided you are 18 years of age or older.

A Psychiatrist can help you manage your mental health issues as it relates to YOU as well as help you with medication support if needed.

Call 888-548-3432 to find a doctor who specializes in the issues related to the LBGTQ+ community

For NBF participants, Specialist co-payments apply to those enrolled in Plan A, C1, C2 or C3. For NBF participants enrolled in C4, a \$59 cost share would be applicable.

For non-participants: Therapist visits are \$ 95

For non-participants: Psychiatric visits are \$ 175 for Evaluations and \$ 75 per visit thereafter.

## HTTPS://LIVEHEALTHONLINE.COM/



If you are enrolled in coverage under the National Benefit Funds, Gender affirmation surgery is a covered expense for extreme cases of gender dysphoria.

For individuals undergoing gender affirmation surgery there are several criteria that must be met to be considered a medically necessary surgery.

Gender affirmation surgery is not a single procedure but part of a complex process involving multiple medical, psychiatric and surgical specialists working in conjunction with each other and the individual to achieve successful behavioral and other medical outcomes.

# ALCOHOL AND SUBSTANCE ABUSE TREATMENT

Covered participants under the National Benefit Funds can benefit from the following services:

- Treatment at a licensed facility
- Family counseling at an outpatient treatment facility before the patient's treatment begins
- Any family member covered under the Plan may receive medically necessary counseling visits

Care must be medically necessary

Depending upon the level of coverage you are enrolled in, both in and out of network services are available.

# SMOKING/TOBACCO CESSATION

Prescriptions that are considered preventive under the Affordable Care Act will be covered in full, in network.

This includes medicine and products available for quitting smoking (such as Chantix) or quitting chewing tobacco.

# INFERTILITY TREATMENTS

Infertility is the inability of a couple to achieve pregnancy after 12 months of trying to conceive

## Below is a listing of covered services:

- Medical & Surgical procedures such as artificial insemination, intrauterine insemination and dilation and curettage including any required inpatient or outpatient hospital care that would correct malformation, disease or dysfunction resulting in infertility.
- Other covered services:
  - Hysterosalpingogram
  - Hysteroscopy
  - Endometrial biopsy
  - Laparoscopy
  - Blood tests
  - Semen analysis
  - Ultrasound
  - Post coital testing
- What is not covered:
  - In-Vitro fertilization; experimental procedures; not medically necessary procedures to diagnose or treat infertility; cloning

**EAP** 

(Employee Assistance Program)

THIS IS A PRIVATE AND CONFIDENTIAL SERVICE FOR COVERED PARTICIPANTS OF THE NATIONAL BENEFIT FUNDS WHICH WAS ADDED AS WE DETERMINED ITS NECESSITY DURING AND COMING OUT OF THE COVID-19 PANDEMIC.

THIS PROGRAM IS PROVIDED THROUGH EMPIRE BLUECROSS/BLUESHIELD AND ASSISTS PARTICIPANTS WITH VARIOUS PERSONAL NEEDS, REFERRALS AND QUESTIONS.

800-999-7222

# PRESCRIPTIONS AVAILABLE UNDER THE NBF PLAN FOR HIV AND TRANSITIONING PARTICIPANTS



#### <u>PReP</u>

 For those who are at risk for HIV. PReP is a daily drug that can stop the HIV virus from taking hold and spreading throughout your body

#### <u>PEP</u>

• For those who have been recently exposed to HIV. This is usually taken once or twice per day, for up to 28 days within 72 hours of exposure (or as directed by your doctor), to avoid contracting the virus

#### **Drugs/Therapies or Hormones**

 Under the <u>CVS Specialty Guideline Management</u> program, participants who are transitioning have drugs, therapies and hormones available as part of covered criteria

#### **HIV** medications

 Also covered under CVS Specialty. You can speak with a CVS Specialty pharmacist regarding your current drug regiment as well as information on side affects, other generic options and support between you and your doctor.

https://sit2www.cvsspecialty.com/wps/portal/specialty

# YOU CAN CONTACT THE NATIONAL BENEFIT FUNDS IN SEVERAL WAYS

# Participant Services Center

- For Health & Welfare, Medical Reimbursement and the Funds website questions:
  - 800-456-3863
  - 212-580-9092 in NY
  - Email: <u>PSC@iatsenbf.org</u>
  - Email: <u>Claims@iatenbf.org</u>

# Retirement Services Questions

- Annuity fund
  - annuity@iatsenbf.org
  - pension@iatsenbf.org

Visit the NBF website at: <a href="https://www.iatsenbf.org">www.iatsenbf.org</a>

# Find Social Support Services in your area

# HTTPS://EMPIREBLUE.AUNTBERTHA.COM/

Find free and reducedcost programs in your area that provide food, housing, job-training and other support for the LGBTQ+ community Enter your zip code

And enter your keyword for searching the system for issues and organization related to the LGBTQ+ community in your area including but not limited to:

- Gay Men's Health Crisis
- Youth Services by Housing Works
- LGBT Youth Connect Program
- National Center for Lesbian Rights
- TransView-Trans Support Group

# RESOURCES PROVIDED BY THE ACTORS FUND

- You can click on the following link and search for information, articles or resources available to the LGBTQ+ community by going to a search button and enter "LBGTQ" to review articles and support. A few are listed below.....
- Social & Emotional support for Black, Indigenous, People of Color and LGBTQIA+ communities
- Trevor Project 24/7 Hotline
- LAMBDA Legal

.....as well as financial assistance and guidance for all members of the entertainment industry and specific to the LGBTQ+ community.



# RECHARGE, REFRESH AND IMPROVE YOUR MOOD

# **mySTRENGTH**

Offers a tailored experience to help address stress, anxiety, depression, substance abuse, chronic pain and other issues related to well-being.

You start out answering some questions about yourself and then you can select to want to get more help on various topics, including LGBTQ+ issues.

You can search for specific activities and programs and activities dedicated to the LGBTQ+ community.

https://appv2.mystrength.com/go/antheminc/empirebcbsny

# LINKS TO RESOURCES AVAILABLE TO THE LGBTQ+ COMMUNITY

## CDC - LGBTQ Health Services

There are various links to other website and resources to assist all the LGBTQ+ community.

## Callen-Lorde

Callen-Lorde is a global leader in LGBTQ+ healthcare. They provide healthcare and related services, regardless of ability to pay.

## LGBT National Help Center

Offers resources locally, nationally and internationally. Provides peer-support; community connections and a safe place for anybody to discuss issues they don't feel comfortable talking about any other place.