



October 3, 2022

Re: Notice of Changes

Please keep all of your medical documents together for reference:
This Summary of Material Modification letter, Summary Plan Description health coverage booklet, and other Summaries of Material Modifications letters.

1000 N Central Ave. Suite 400
 Glendale, CA 91202
 (818) 243-0222
 (800) 753-0222

Dear Participant:

In the next few months, the process of Open Enrollment for 2023 will begin. As occurs every year, we will send you information about your eligibility status and allow you to select your health, dental, and vision plans for the 2023 plan year (January 1, 2023 through December 30, 2023). Please do not confuse this letter with the 2023 Open Enrollment process.

You are receiving this letter from the Professional Musicians, Local 47 and Employers' Health & Welfare Fund (Fund) in order to provide you with information for 2024 Open Enrollment, which will occur in approximately one year. You are receiving this information now, as the qualifying amounts for Tiers A and B will be changing, and the health and welfare contributions from your employer(s) during the October 3, 2022 through October 2, 2023 qualifying period will determine in which health, dental and vision plans you may qualify during 2024 Open Enrollment.

Eligibility Threshold Changes For Next Year, 2024

As shown below, eligibility thresholds for the 2024 plan year will increase for Levels A and B. **The eligibility threshold (\$700) for Level C will not change.**

| Plan Level | 2023 Plan Year Current Required Employer(s) Contributions from October 3, 2021 through October 2, 2022 (Qualifying Period) | 2024 Plan Year Future Required Employer(s) Contributions from October 3, 2022 through October 2, 2023 (Qualifying Period) |
|------------|--|---|
| A | \$1,500 + | \$1,700 + |
| B | \$1,200 to \$1,499 | \$1,400 to \$1,699 |
| C | \$700 to \$1,199 | \$700 to \$1,399 |

Please keep with this Summary of Material Modifications letter with all of your other health care documents (Summary Plan Description booklet and other Summary of Material Modifications letters)—collectively they make up the terms of your health care under the Fund. If there is a conflict between the terms outlined in this Summary of Material Modifications letter and other Fund documents that you have received, the terms of this Summary of Material Modifications letter prevail.

The Trustees are aware that the COVID-19 pandemic deeply affected musicians. During the last two and a half years, the Trust paid for musicians' premiums out of Fund reserves in order to ensure that musicians continued to receive health coverage, despite the gross reduction in employer contributions. However, the Trustees, after much careful deliberation, determined there was a need for the changes outlined in this letter.

Please feel free to contact the Fund office at (800) 753-0222 if you have any additional questions or visit our website at <https://www.pacfed-musicians.com>.

Very truly yours,
Musicians' Health & Welfare Fund