



Musicians Health Fund

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The following notification was e-mailed to all active Local 802 members on July 20, 2020

Dear Musicians,

These are very uncertain and challenging times for musicians and the Local 802 Musicians Health Fund (“MHF”). Due to the Covid-19 pandemic, the MHF will realize a deficit of many months and many millions of dollars of employer contributions. As a result, it is unfortunately inevitable that in the future, benefit changes and other modifications will need to be implemented to ensure the long-term viability of the MHF. However, those changes will not be necessary until 2021.

During the upcoming coverage period September 1, 2020 through February 28, 2021 the current benefit levels and participant premiums will continue unchanged as of now. In addition, those who have qualified for Plan A+ will be offered an optional “buy down” to Plan A. If you buy down to Plan A, you will be able to “bank” all contributions you have earned in excess of \$2,000 (the eligibility threshold for Plan A) and use those contributions to help you qualify for continued coverage for the March 1, 2021 to August 31, 2021 period. Participants considering this option should be aware that this choice comes with some added member expense; however, the Board of Trustees thought some Plan A+ eligibles might consider the added cost an appropriate tradeoff to ensure continuity of coverage in these uncertain times.

If you are eligible for Plan A+, please read the Summary Material Modification (SMM) you have been sent separately for a full explanation. For further questions, please email Fund Administrator Gloria McCormick at Gmccormick@Local802afm.org or call (212) 245-4802, ext. 153.

For participants who will no longer qualify for coverage on September 1, we are committed to helping everyone find an adequate resolution to their healthcare needs. In July, Local 802 and the Actors Fund launched the *Every Artist Insured* campaign, which provides webinars and one-on-one counseling to help musicians navigate their health insurance options, including COBRA coverage, Affordable Care Act coverage (a/k/a “Obamacare” or the health marketplaces) and Medicaid. This initiative will also provide financial assistance to musicians in need to help defray the cost of health insurance. Please see this link for more details: <https://www.local802afm.org/2020/07/every-artist-insured>.

Finally, the U.S. House of Representatives passed a pandemic relief bill known as the “HEROES Act,” on May 15, which included a 100% COBRA subsidy. The Senate is expected to begin considering their version of a relief bill in the coming weeks and the MHF plan sponsors – Local 802 and the Broadway League – have both advocated for COBRA subsidy relief to Congressional leadership. Local 802 is regularly lobbying for this subsidy to be included in any aid package that garners bipartisan support in Congress and we encourage you to join Local 802’s campaign by writing a letter to your reps here: <https://actionnetwork.org/letters/musicians-still-need-help>

We want to assure all members that with limited resources due to the pandemic, we are focused on both the short-term needs of musicians who will lose coverage and the long-term health of the Fund. Every effort is being made to sustain our members and the MHF through this difficult time.

Sincerely,

Local 802 Health Fund Trustees