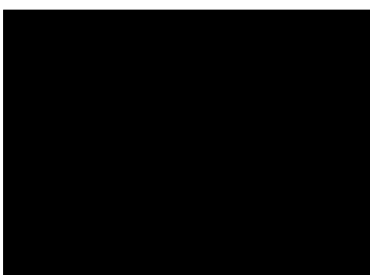


IATSE Local 6 Health and Welfare Fund

EMPLOYEE BENEFIT GUIDE

2025—2026



WELCOME



At IATSE Local 6 Health and Welfare Fund, we think it is important for your employee benefits to keep up with you, which is why we offer an attractive suite of benefits. We regularly evaluate our benefit offerings and strive to provide you with a comprehensive and cost-effective program that fits your families' needs.

This 2025—2026 benefits guide provides an overview of the benefits available to both Plan A and Plan B Eligible Participants, as well as the benefits available to Retirees.

To prepare for enrollment, please read this guide carefully to get answers to your questions and consider your options. Make sure to include any family members who will be affected by your elections in the decision making process.

Our dedicated Account Managers at TIC Midwest are here to help if you have specific questions or require assistance in the benefits enrollment process.

IATSE Local 6 Health and Welfare Fund
TIC Midwest
517-321-7502

CONTACT INFORMATION



Your primary contact for benefit questions is:
TIC Midwest
517-321-7502

Should you need additional assistance after contacting TIC, refer to this list of our insurance carriers:



CARRIER		WEBSITE / EMAIL	PHONE
Medical United Healthcare		www.myuhc.com	866.527.9597
HSA HealthEquity		www.healthequity.com	866-346-5800
Dental Delta Dental		www.deltadentalmo.com	800-335-8266
Vision EyeMed Network through Delta Vision		www.eyemed.com	844-225-3107
Life and AD&D/ Disability The Hartford		www.thehartford.com	800-549-6514

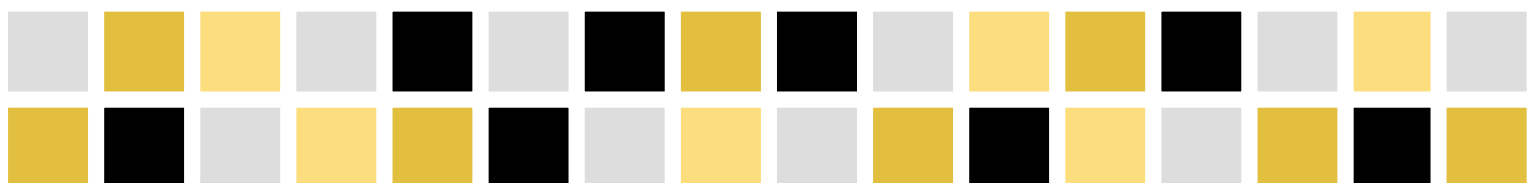
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ABOUT THIS BENEFITS GUIDE

If there is any discrepancy between the description of the programs as contained in these or other materials you receive and the official plan documents, the language of the official plan documents shall prevail as accurate.

Please refer to the plan specific documents published by each of the respective carriers for detailed plan information. You should be aware any of these benefits may be modified in the future to meet legislative requirements or otherwise as decided by IATSE Local 6 Health and Welfare Fund.





ELIGIBILITY

OVERALL BENEFIT ELIGIBILITY REQUIREMENTS:

Eligible plan participants will have a minimum contributions of \$3,150 during the Qualifying Period of June 1, 2024 through May 31, 2025.

PLAN A ELIGIBILITY:

Contribution Amounts	\$6,500 or more
Benefit Plans	Medical Plan A (PPO), Dental, Vision, Life, Short / Long Term Disability
Employee / Dependent Cost ¹	Employee pays \$0 for Self / 25% for Dependents
Effective Date	September 1, 2025

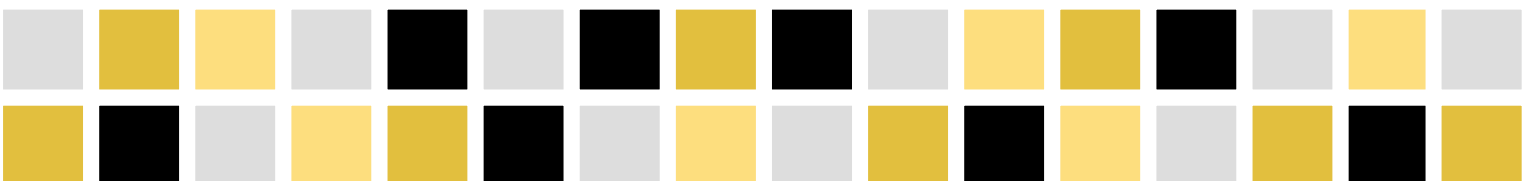
PLAN B ELIGIBILITY:

Contribution Amounts	\$3,125 to \$6,499
Benefit Plans	Medical Plan B (HSA)
Employee / Dependent Cost ¹	Employee pays 50% for Self / 100% for Dependents
Effective Date	September 1, 2025

RETIREES:

All eligible Retirees receive a \$50,000 Life and Accidental Death & Dismemberment benefit. IATSE Local 6 Health & Welfare Fund also covers 50% of the premium for a Medicare Supplement Plan.

¹ Children includes natural children, step-children, legally adopted children, or any child for which you have legal custody. Eligible dependents include your legal spouse and your children up to age 26.





MEDICAL INSURANCE

UNITED HEALTHCARE

Medical Insurance can help protect both your physical and financial health. Medical Insurance gives you access to a network of qualified medical professionals who are able to provide comprehensive, continuous, and coordinated health care services. With regular visits to your doctor, you can detect and manage illnesses more easily. Medical Insurance also makes health care more affordable while protecting you from the financial repercussions of accidents and unexpected illnesses.

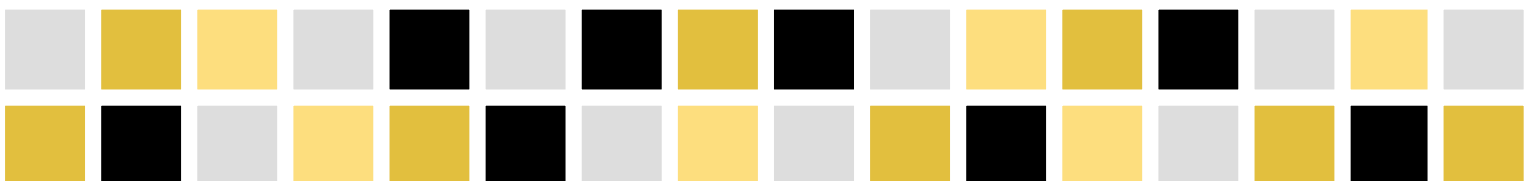
IATSE Local 6 Health and Welfare Fund will continue to partner with United Healthcare in 2025—2026 to provide Medical benefits for you and your family.

UNITED HEALTHCARE PROVIDER SEARCH

To get the highest level of coverage from your plan, use in-network healthcare providers. Receiving services from a participating in-network provider reduces your out-of-pocket healthcare costs. To confirm your provider is participating in-network or to search for in-network providers, follow these simple steps:

1. Go to **uhc.com** and click on the “Find a doctor” button at the bottom of the page.
2. Sign in to your account or click “Start your search” to search as a guest.
3. Answer the questions on screen about what type of provider you are looking for.
4. Select the appropriate network for the medical plan you want to elect.

IATSE Local 6 Health and Welfare Fund utilizes the “Choice Plus” Medical network.



MEDICAL PLAN SUMMARIES

UNITED HEALTHCARE

CHOICE PLUS (IN-NETWORK)

PLAN A - PPO

PLAN B –HSA

Calendar Year Deductible		
Individual	\$1,500	\$3,300
Family	\$3,000	\$6,600
Coinsurance	0% member / 100% plan	0% member / 100% plan
Out-of-Pocket Maximum		
Individual	\$5,000	\$6,400
Family	\$10,000	\$12,800
Common Services		
Wellness / Preventive	Covered in full	Covered in full
Virtual Visit	Covered in full	Covered in full
Primary Care Physician	\$25 copay	Deductible then \$35 copay
Specialist Physician	\$50 copay	Deductible then \$70 copay
Urgent Care	\$75 copay	Deductible then \$100 copay
Emergency Room	\$250 copay	Deductible then \$300 copay
X-Ray and Lab Services	Deductible then 0%	Deductible
Inpatient / Outpatient Hospital	Deductible then 0%	Deductible

IN-NETWORK PRESCRIPTION DRUGS

	30-day supply	30-day supply
Tier 1	\$10 copay	Deductible then \$10 copay
Tier 2	\$35 copay	Deductible then \$35 copay
Tier 3	\$60 copay	Deductible then \$60 copay

Percentages listed in the table represent the amount paid by the member.



HEALTH SAVINGS ACCOUNT

FOR PLAN B PARTICIPANTS

YOU MUST BE ENROLLED IN MEDICAL PLAN B—HSA PLAN IN ORDER TO ESTABLISH AND CONTRIBUTE TO A HEALTH SAVINGS ACCOUNT (HSA).

A Health Savings Account (HSA) is a savings account that allows you to set aside pre-tax payroll deductions to pay for qualified health care expenses. By using untaxed dollars in an HSA to pay for deductibles, copayments, coinsurance, and some other eligible expenses, you may be able to lower your overall health care costs as well as your taxable income.

IATSE Local 6 Health and Welfare Fund utilizes HealthEquity as the preferred bank to set up your Health Savings Account. Contact their Member Services Department at 866-346-5800 with questions or for help setting up your account.

The 2025 maximum annual contribution limit set by the IRS is \$4,300 for individual coverage and \$8,550 for family coverage:

MORE ABOUT YOUR HSA

COVERAGE TIER	2025 IRS ANNUAL CONTRIBUTION LIMIT
Employee Only	\$4,300
Family	\$8,550

Individuals age 55 and older or individuals who reach age 55 by December 31 can make catch-up contributions up to an additional \$1,000/year.

You must be covered under Medical Plan B which is a Qualified High Deductible Health Plan (QHDHP) to establish an HSA.

- There is no “use it or lose it” rule. All unused money will remain in your HSA for future use.
- You can contribute to your HSA on a pre-tax basis through payroll deductions.
- You cannot establish an HSA if...
 - You have a Health Care Flexible Spending Account (FSA)
 - You have insurance coverage under another plan, i.e. your spouse’s employer, unless that secondary coverage is also a QHDHP
 - You are enrolled in Medicare or Tricare
 - You are claimed as a dependent under someone else’s tax return

For more information regarding approved items and additional details about the HSA, visit the IRS website at **irs.gov**

HealthEquity®

CONSUMER EDUCATION

BENEFITS OF A PRIMARY CARE PHYSICIAN

Coverage, choice, and convenience are factors each of us consider important when selecting a Medical plan. Choosing a Medical plan is the first step to being prepared when you need care.

An essential component of good medical care is the relationship you develop with your primary care physician. With a primary care physician, your health history is understood and your provider is better able to gauge changes in your health and detect potential medical concerns, which can lead to a better outcome.

PREVENTIVE CARE

One of the best decisions you can make for your health, and the health of your family, is to make sure to visit your doctor annually for routine physical exams, immunizations, and recommended screenings. Preventive care can help ensure that you and your family stay well and identify potential health issues early. With 100% coverage for in-network well-child, well-woman, and well-man care, IATSE Local 6 Health and Welfare Fund's Medical plan makes it easy and affordable for you and your family to get the preventive care you need.

PRESCRIPTION SAVINGS PROGRAMS

Costco Member Prescription Program (CMPP)

Use your Costco Card to save on prescriptions. If you are a Costco member simply show your Costco Card at Costco or network pharmacy for instant savings on prescriptions. Visit [costco.com/cmpp](https://www.costco.com/cmpp) for more information.

GoodRx.com

Compare prices, print free coupons, and save up to 80% on your prescriptions. For complete details visit [goodrx.com](https://www.goodrx.com).

Sam's Club

Join Sam's Club for exclusive access to their prescription savings program. Visit [samsclub.com/pharmacy/rxsavings](https://www.samsclub.com/pharmacy/rxsavings) for complete details.

SingleCare.com

Find the lowest prices at participating pharmacies nationwide and save up to 80% on your prescriptions. Visit [singlecare.com](https://www.singlecare.com) for more information.

Walgreens Prescription Savings Club

For complete details visit [walgreens.com](https://www.walgreens.com) and search Prescription Savings Club. There you will find over 8,000 discounted prescription drugs, medications offered in all drug classes covering most common and chronic health conditions, pet prescriptions, and more. This program includes savings on diabetic supplies and insulin. Annual membership fees apply.

Walmart

Hundreds of generic prescription drugs are available priced at \$4.00 for a 30-day supply and \$10.00 for a 90-day supply at Walmart and Neighborhood Market Pharmacies nationwide. There are numerous over-the-counter medications included in the \$4.00 program. For complete details visit the Pharmacy section at [walmart.com](https://www.walmart.com).

CONSUMER EDUCATION

KNOW WHERE TO GO FOR CARE

When you need care, call your primary care physician first. Your primary care physician has easy access to your records, knows the bigger picture of your health, and may even offer same-day appointments to meet your needs. When seeing your primary care physician is not possible, it is important to know what in-network options are available to you.

CARE OPTIONS	TREATMENT / SERVICES	AVERAGE AVAILABILITY
Virtual Visit	A virtual visit can treat the common cold, the flu, and other easily identifiable illnesses from the convenience of your tablet or smartphone.	24 hours 7 days a week
Convenience Care Clinic	Convenience Care Clinics can treat skin rashes, minor injuries, and earaches and can administer flu shots and more.	8 AM—8 PM 7 days a week
Urgent Care	Urgent Cares can treat lower back pain, respiratory issues, stomach pain, infections, minor fractures, and more.	8 AM—8 PM 7 days a week
Emergency Room (ER)	The ER is most costly option which is why it should only be used for true emergency care. ERs can treat everything including: chest pain, shortness of breath, severe asthma attacks, major burns, severe injuries, and more.	24 hours 7 days a week

COST ESTIMATOR TOOL

You may pay a different amount for a procedure depending on which provider you select and where the procedure is performed.

United Healthcare's Cost Estimator will show you doctors and facilities may charge different amounts for the same services. Depending on what you are looking for, you could see a wide range of estimates for the same procedure. This information can help you make an informed decision on where to go for care.

Visit www.myuhc.com, to register and search for the procedure you would like an estimate for.

DENTAL INSURANCE

FOR PLAN A PARTICIPANTS



DELTA DENTAL

In addition to protecting your smile, Dental insurance helps pay for dental care and usually includes regular checkups, cleanings and x-rays. IATSE Local 6 Health and Welfare Fund offers you a comprehensive Dental plan through Delta Dental that covers:

- Preventive Dental services such as routine exams and cleanings, fluoride treatments, sealant, and x-rays
- Basic services such as simple fillings and extractions, root canals, oral surgery, and periodontal maintenance
- Major services such as bridges, crowns, and dentures
- Orthodontia coverage available for eligible children under age 19

IN-NETWORK DENTISTS CAN SAVE YOU MONEY

When using dentists in Delta's PPO or Premier networks, your out-of-pocket costs are lower. This is because the network of dentists has agreed to charge lower fees and your plan's network services cover a large share of the charges.

If you choose to use a dentist who does not participate in either of Delta's networks, your out-of-pocket expenses will be higher and you are subject to any charges above reasonable and customary and you may be balance billed.

Please refer to the summary plan description for detailed information on covered benefits.

DELTA DENTAL PROVIDER SEARCH

Visit **www.deltadentalmo.com** to register and log in to search for in-network Dental providers.



DENTAL PLAN SUMMARY

FOR PLAN A PARTICIPANTS

	PPO	PREMIER	NON-PARTICATING
Calendar Year Deductible + Maximum Per Person			
Employee Only	\$50 (applies to Basic and Major care only)		
Employee + Dependent(s)	\$150 (applies to Basic and Major care only)		
Maximum	\$2,500		
Dental Benefits—What You Pay			
Preventive Care	Covered in full		
Basic Care	Deductible then 10%	Deductible then 20%	Deductible then 20%
Major Care	Deductible then 40%	Deductible then 50%	Deductible then 50%
Orthodontia Benefits—Children up to age 19			
Orthodontia Coinsurance	50% up to lifetime maximum		
Orthodontia Lifetime Maximum	\$1,000		

Percentages listed in the chart represent the amount paid by the member.





VISION INSURANCE

FOR PLAN A PARTICIPANTS

DELTA VISION PLAN—USING EYEMED PROVIDER NETWORK

Having an annual eye exam is one of the best ways to make sure you are keeping your eyes healthy. Eye exams can help prevent and treat easily correctable vision problems which can cause permanent vision impairment. You have the option to enroll in the Vision plan to save money on eligible vision care expenses, such as eye exam, glasses, and contact lenses.

THE IMPORTANCE OF SEEING IN-NETWORK PROVIDERS

The Delta Vision plan utilizes EyeMed's large provider network to offer you access to private practice optometrists and ophthalmologists, conveniently located retail chain providers, and discounted laser eye surgery from pre-screened providers. When you visit in-network providers the plan covers your vision care services at higher rates, and participating providers will submit your claim directly to EyeMed.

EYEMED PROVIDER NETWORK SEARCH

Visit www.eyemed.com to search for in-network optical providers.



VISION PLAN SUMMARY

FOR PLAN A PARTICIPANTS

DELTA VISION PLAN		EYEMED PROVIDER NETWORK
Basic Exam		\$10 copay
Frames		Covered up to \$150, then 20% off balance
Lenses	Single Vision	\$25 copay
	Trifocal	\$25 copay
	Lenticular	\$25 copay
	Progressive—Standard	\$75 copay
Contact Lenses (<i>in lieu of glasses</i>)	Conventional	\$25 Copay, \$150 allowance, then 15% off balance
	Disposable	\$25 Copay, plus balance over \$150 allowance
	Medically Necessary	\$25 Copay, \$250 allowance
Benefit Frequency		
Exam		Once per Calendar Year
Frames		Once every OTHER Calendar Year
Lenses		Once per Calendar Year
Contact Lenses (<i>in lieu of glasses</i>)		Once per Calendar Year



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

FOR PLAN A PARTICIPANTS AND RETIREES



BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

IATSE Local 6 Health and Welfare Fund provides Plan A participants and Retirees with Basic Life and AD&D coverage at no cost to you through The Hartford in the amount of **\$50,000**. Life insurance offers extra financial protection that you and your family may need in the event of an untimely passing or accident.

HARTFORD LIFE AND AD&D BENEFIT	
Plan A Participants	\$50,000
Retirees	\$50,000

You must name a beneficiary—the person or persons who will receive your Life insurance benefit upon your death. The benefit amount will be disbursed to your beneficiaries in one lump sum. AD&D insurance provides specified benefits for a covered accidental bodily injury which directly causes death or dismemberment.



DISABILITY INSURANCE

FOR PLAN A PARTICIPANTS



IATSE Local 6 Health and Welfare Fund provides Short Term and Long Term Disability coverage as we recognize the financial hardship that lost time from work, due to an injury or illness, can have on you and your family. In the event that you become disabled from a non-work related injury or illness, Disability insurance will provide partial replacement of lost income.

SHORT TERM DISABILITY (STD)

HARTFORD SHORT TERM DISABILITY	
Benefit	66.67% of pre-disability earnings up to \$350 per week
Benefits Begin	15th day for either injury or illness
Maximum Benefit Duration	24 weeks

LONG TERM DISABILITY (LTD)

HARTFORD LONG TERM DISABILITY	
Benefit	60% of pre-disability earnings up to \$4,000 per month
Benefit Begins	181st day for either injury or illness
Maximum Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Limitations	12 month Mental Illness / Alcoholism / Drug Addiction per lifetime
Pre-Existing Condition	3/12 An injury or illness that has been treated within the 3 months prior to the benefit effective date will not be covered until 12 months after the benefit has been in effect.



IATSE Local 6 Health
and Welfare Fund

