

SUMMARY OF MATERIAL MODIFICATIONS

TO: All Plan Participants

FROM: The Writers' Guild-
Industry Health Fund



This document is a Summary of Material Modifications (SMM), intended to notify you of changes to your benefits under the Writers' Guild-Industry Health Fund.

These changes include:

- Clarification on Coordination of Benefits: Effective July 1, 2025, extended/carryover coverage under the Health Fund and other entertainment industry plans is considered "inactive" coverage for coordination of benefits purposes.

PLAN BENEFIT CHANGES

The Writers' Guild Industry Health Fund ("the Fund") is implementing changes to the Plan benefits indicated herein, beginning July 1, 2025.

Coordination of Benefits with Entertainment Industry Plans: Treatment of Extended Coverage

Some individuals may be covered by more than one group health plan. Coordination of benefits is a way of dividing responsibility for payment for covered charges among the separate health plans that cover an individual. Charges include all items of care covered under at least one of the plans. The coordination of benefits rules ensure that a person is not reimbursed for more than the actual expense incurred for a medical service or supply.

The Fund Office relies on the following general rules when determining which plan is primary for benefits coordination:

1. The plan without a coordination of benefits provision is always primary.
2. The plan covering a person as a Participant is primary to the plan covering the person as a dependent.
3. The plan covering a person as an active employee pays benefits before the plan covering that person as an inactive, laid-off, self-pay, COBRA, or retired employee.

4. If none of the above rules establish the primary plan, the plan under which the Participant has had the longest continuous eligibility as a Participant is the Participant's primary plan and pays benefits first. If the Participant has the same effective date in both plans, each plan is responsible for 50% of the allowable charges.

Effective July 1, 2025, extended coverage under the Health Fund and extended/carryover coverage under other entertainment industry plans (DGA/Motion Pictures/SAG-AFTRA) will both be treated as "in-active" coverage for purposes of Coordination of Benefits. This means that if you are on extended coverage points (ECP) coverage under the Health Fund, and also on extended/carryover coverage under another entertainment industry plan, the primary plan for coordination of benefits (COB) purposes would be the plan under which you have had the longest continuous eligibility as a Participant. If your effective date is the same in both plans, each plan is responsible for 50% of the allowable charges.

The following table outlines this rule when a participant is on extended coverage under the Health Fund and extended/carryover coverage under another entertainment industry plan:

	Coverage Status	Effective Date of Coverage	WGA Health Fund	DGA/Motion Pictures/SAG
Participant	WGA extended coverage	WGA Effective Date First	WGA Health Fund is primary	Other industry plan is secondary
	DGA/Motion Pictures/SAG extended/carryover coverage			
Participant	WGA extended coverage	DGA/Motion Pictures/SAG Effective Date First	WGA Health Fund is secondary	Other industry plan is primary
	DGA/Motion Pictures/SAG extended/carryover coverage			

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Summary of Material Modifications

This summary is intended to satisfy the requirement for issuance of a SMM. You should take the time to read this SMM carefully and keep it with the Summary Plan Description (“SPD”) that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact the Fund Office during normal business hours at: (818) 846-1015 or toll-free (800) 227-7863 or email your questions to: Participantservices@wgaplans.org