

To: Individuals Who Provide Services Directly Or Indirectly To NBCUniversal And Who Are Covered By A Collective Bargaining Agreement That Provides For Contributions To A Multi-Employer Health Plan

Re: Optional Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A

General Information

To assist you as you evaluate health insurance options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and your employment-based health coverage.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

Can I save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

If an Employer Offers Health Coverage, does it Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage through your employment that meets certain standards, you will not be eligible for a tax credit through the Marketplace and you may want to consider enrolling in the health plan through your employment. However, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost-sharing if you are not offered coverage through your employment at all or the employer does not offer coverage that meets certain standards. If the cost of a plan through your employment that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax-credit.

Note: if you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose the employer contribution to the employer-offered coverage. Also, the employer contribution – as well as your employee contribution to employer-offered-coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage, please check your Summary Plan Description (SPD) or contact your plan administrator. At the end of this Notice is a list of the more commonly used multi-employer health plans.

The Marketplace can help you evaluate your coverage options, including eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B

Information About Health Coverage For Individuals Who Provide Services Directly Or Indirectly To NBCUniversal And Who Are Covered By A Collective Bargaining Agreement That Provides For Contributions To A Multi-Employer Health Plan

Contributions are made on your behalf to a multi-employer benefit plan pursuant to the collective bargaining agreement that covers your employment. As such, you may be eligible for health coverage through the multi-employer health plan to which the contributions are made. For more information about eligibility for coverage, dependents, affordability and minimum value, please contact the applicable multi-employer plan administrator or review the Summary Plan Description.

Below is a contact list for most of the applicable multi-employer plans. If you are eligible for health coverage from a multi-employer plan not on this list, contact your plan administrator for more details.

AFTRA RETIREMENT FUNDS
261 Madison Avenue, 7th Floor
New York, NY 10016-2312
(800) 562-4690

DIRECTORS GUILD OF AMERICA
PRODUCER PENSION AND HEALTH PLANS
5055 Wilshire Blvd, Suite 600
Los Angeles, CA 90036
(877) 866-2200
www.dgaplans.org

ENTERTAINMENT INDUSTRY FLEX PLAN
P.O. Box 17928
Los Angeles, CA 90017-0928
(323) 993-8888 or (888) 353-9401
www.flexplan.com

IATSE NATIONAL BENEFIT FUNDS
417 Fifth Avenue, 3d Floor
New York, NY 10016-2204
(212) 580-9092 or (800) 456-3863
psc@iatsenbf.org

MOTION PICTURE INDUSTRY PENSION & HEALTH PLANS
P.O. Box 1999
Studio City, CA 91614-0999
(855).ASK.4MPI or (855) 275-4674

SAG-AFTRA HEALTH PLAN
P.O. Box 7830
Burbank, CA 91510-7830
(800) 777-4013
psd@sagph.org

SAG-PRODUCERS PENSION PLAN
P.O. Box 7830
Burbank, CA 91510-7830
(800) 777-4013
psd@sagph.org

PRODUCER-WRITERS GUILD OF AMERICA PENSION PLAN - WRITERS' GUILD INDUSTRY HEALTH FUND
1015 N. Hollywood Way
Burbank, CA 91505-2526
(818) 846-1015 or (800) 277-7863
www.wgaplans.org

To: Individuals Who Provide Services, on a Non-Union Basis, To NBCUniversal Related Productions

**Re: New Optional Health Insurance Marketplace Coverage Options
And Your Health Benefits Coverage**

PART A

General Information

To assist you as you evaluate health insurance options for you and your family, this notice provides some basic information about the Health Insurance Marketplace and your employment-based health coverage.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

Can I save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

If an Employer Offers Health Coverage, does it Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage through your employment that meets certain standards, you will not be eligible for a tax credit through the Marketplace and you may want to consider enrolling in the health plan through your employment. However, you may be eligible for tax credit that lowers your monthly premium or a reduction in certain cost-sharing if you are not offered coverage through your employment at all or the employer does not offer coverage that meets certain standards. If the cost of a plan through your employment that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax-credit.

Note: if you purchase a health plan through the Marketplace instead of accepting health coverage offered through your employment, then you may lose the employer contribution to the employer-offered coverage. Also, the employer contribution – as well as your employee contribution to employer-offered-coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage, if any, please contact Kathi Lynch, Benefits Manager, at (818) 777-1965.

Marketplace can help you evaluate your coverage options, including eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B

Information About Health Benefits Coverage For Individuals Who Provide Services, On A Non-Union Basis, To NBCUniversal Related Productions

Some individuals who provide services, on a non-union basis, to NBCUniversal-related productions may be eligible for health benefits coverage. For more information about eligibility for coverage, dependents, affordability and minimum value, please contact Kathi Lynch, Benefits Manager (818) 777-1965.

Please be aware that you are receiving this notice because you provide services to NBCUniversal; however, the distribution of this notice is not intended to imply anything about your eligibility to participate in any health plan sponsored by NBCUniversal or Comcast.