



IATSE LOCAL 891 | ELHT

January 2025

Change to Self-Pay Eligibility Requirements Effective March 2025

Current Self-Pay Rules

Under the current rules:

- Any self-pay greater than **120 hours in a month** is considered a full self-pay.
- Members are allowed to make up to **12 consecutive months of full self-pay** to keep their hour bank coverage.
- Once a member has made **12 consecutive full self-pays**, the member is required to work **at least 20 hours in one month**. If the member does not work at least 20 hours to reset their self-pay count, they cannot self-pay for any additional months; their hour bank coverage will terminate and they will need to re-qualify under the plan's eligibility rules to get back into coverage.

New Self-Pay Rules Effective March 2025

Starting in March 2025, the self-pay rules will be adjusted as follows:

- Any self-pay greater than **70 hours per month** will now be considered a full self-pay.
- Members continue to be allowed to make up to **12 consecutive months of self-pay** before hour bank coverage terminates. To reset the 12-month consecutive self-pay count, a member will be required to work **at least 70 hours in a month**.
- As per current policy, if a member makes 12 consecutive months of full self-pays, hour bank coverage will terminate and they will need to re-qualify under the plan's eligibility rules to regain coverage.

What This Means for You

It is essential to monitor your working hours closely to avoid the loss of your ability to make self-pay contributions.

Working at least 70 hours in a month will reset your 12-month consecutive self-pay count, maintaining your eligibility under your hour bank. We understand the unique challenges our industry has faced in recent years, which is why the self-pay option remains available.

Thank you for your attention to this important update. We appreciate your cooperation as we work together to maintain a sustainable and equitable plan for all members.

Learn More: For full details, please refer to the updated benefits booklet now available on our website.

If you have further questions contact AGA Benefit Solutions Inc., Benefitsoffilm@aga.ca or 1-800-218-7018

Sincerely,

The Trustees

Benefits of Film

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