



The Newsletter of the Screen Actors Guild –
Producers Pension and Health Plans

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Mental Health Benefit Added to Lower Cost Self-Pay Program

Effective January 1, 2009

The Trustees are pleased to announce the addition of mental health and chemical dependency benefits to the Lower Cost Self-Pay Plan effective January 1, 2009. The level of benefits is determined by the plan you were in at the time you lost Earned Eligibility. For example, if you lose Plan I Earned Eligibility, and elect Lower Cost Self-Pay, you will receive Plan I mental health and chemical dependency benefits. Plan II Lower Cost Self-Pay participants (with three years of Earned Eligibility) will receive Plan II benefits. **Note:** The Lower Cost Self-Pay Plan offers coverage for individuals only. There is no coverage for spouses or children.

All mental health and chemical dependency benefits require pre-authorization through ValueOptions. To learn more about this benefit visit: www.valueoptions.com/sagph. To learn more about the Self-Pay Program, visit: www.sagph.org.

Toll-Free Nurseline Goes Live January 1, 2009

Have you ever been unsure of what to do in a particular health situation, or needed an urgent health question answered in the middle of the night? The Trustees have added a Nurseline benefit to the Health Plan with 24 hours a day, 365 days a year access to registered nurses. Beginning January 1, 2009, you can call the new Nurseline and speak with a registered nurse about any health related matter. The nurse will provide guidance about the appropriate type of care, including seeking urgent care, calling your doctor or performing self-care. They can also help you identify providers in the Health Plan’s network of hospitals and doctors. The Nurseline exclusively serves Health Plan participants.

If you are not comfortable with identifying yourself on the phone, the Nurseline does not require the disclosure of personal information. However, the more information you give, the more complete the advice they can provide. The Nurseline also offers access to an audiotape library, accessible by phone, with more than 400 health topics.

Please go to the Participants section at www.sagph.org and click on Nurseline for a list of these topics and the codes you will need to access them from the toll-free Nurseline number.

Use of the Nurseline is completely voluntary, and is not meant to be a substitute for your physician or other medical provider. If you or a loved one is facing a medical emergency, you should immediately call 911.



SAG-Producers Health Plan
24/7 Nurseline
Toll-Free (866) 670-0691



Additional Vision Services for People with Type 1 Diabetes

Effective January 1, 2009

Did you know that people with Type 1 diabetes are at higher risk for diabetic eye disease? Effective January 1, 2009, the exams provided to Plan I participants under the Exam Plus vision benefit will be enhanced to offer additional services and follow-up eyecare for people with Type 1 diabetes. A dilated eye exam is especially important if you have diabetes, even if you are not having problems with your vision. Through a dilated exam, your VSP doctor can see early signs of serious eye and health conditions like glaucoma, high cholesterol and diabetes.

Accessing diabetic eyecare services is simple. Just have your regular VSP eye exam. If you have Type 1 diabetes and need follow-up diabetic eyecare services, your VSP doctor will provide them. Check out your personal benefit information at www.vsp.com or call VSP at 800-877-7195. Also visit VSP's Diabetes Discovery Center at www.vsp.com/ADA for an online risk assessment, articles, videos and more.

The VSP Exam Plus Plan is provided to Plan I Earned, Self-Pay and Senior Performer participants and their eligible dependents. Vision benefits are not provided under Plan II or the Lower Cost Self-Pay Plan.

Personalized Medicine Program

We are pleased to introduce the Personalized Medicine Program, which is now part of your prescription drug coverage. Personalized Medicine takes advantage of advances in science to help your doctor make more precise and effective prescribing decisions. Your prescription drug coverage now includes a Personalized Medicine Program that gives you the full benefit of these advances.

New genetic tests have been developed to help doctors prescribe the most appropriate drug and dosage for each patient's condition. If you are using a medication covered by the Personalized Medicine Program—such as warfarin for a heart condition or tamoxifen for breast cancer—a pharmacist will contact your doctor to see if it is appropriate for you to participate in the program. If your doctor agrees, you will then be contacted by a pharmacist to let you know that the testing is available. If you agree to participate, you will receive a cheek swab test that you can administer on your own. It's as simple as rubbing a swab on your cheek and mailing it back in an envelope. The results will be sent to your doctor and to a specially trained Medco pharmacist who can help your doctor interpret the results of the test. Of course, your doctor decides which drug and dose is right for you.

The Personalized Medicine Program is available to you at no additional cost and it requires no action on your part. To find out more, please call Medco at (800) 903-4728.

Breast Cancer Awareness



It doesn't end with the month of October. Make sure you talk to your doctor about early breast cancer detection including regular mammograms. If you have special risk factors, such as a strong family history of breast cancer, talk with your doctor about additional screening tools including testing for the BRCA1 and BRCA2 genes. These tests may be considered by your doctor and are covered under the Health Plan.

Notice of Creditable Coverage

*Screen Actors Guild – Producers Health Plan
P.O. Box 7830, Burbank, CA 91510-7830*

This Notice contains important information about your current prescription drug coverage with the SAG-Producers Health Plan and the Medicare Prescription Drug Plan (PDP) coverage. Read this Notice carefully and keep it in a safe place with your important papers.

Medicare Prescription Drug Coverage (Medicare Part D)

Starting January 1, 2006, prescription drug coverage became available to everyone with Medicare through Medicare Prescription Drug Plans (PDPs). Most people have to pay a premium for Medicare drug coverage. Individuals can enroll in a Medicare PDP when they first become eligible for Medicare and each year from November 15th through December 31st. Individuals leaving employer/union coverage may be eligible for a Special Enrollment Period to sign up for a Medicare PDP.

SAG-Producers Health Plan Prescription Drug Coverage

The Health Plan will continue to provide prescription drug coverage for Medicare eligible participants during 2009. These benefits have been determined to be “creditable coverage” which means that the Health Plan is expected to pay as much in claims for all participants as standard Medicare prescription drug coverage. Because your Health Plan drug coverage is more generous than the standard Medicare drug coverage, you do not need to join a Medicare PDP as long as you have coverage under the Health Plan.

Your Choices and the Consequences

If you do not enroll in a Medicare PDP, you will continue to receive your current prescription drug benefits from the Health Plan as long as you are otherwise eligible for Plan coverage. Remember that the Health Plan also covers hospital and medical benefits. There is no premium for prescription drug coverage under the Health Plan.

Key Information

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare Prescription Drug Plans and Medicare Advantage plans that offer prescription drug coverage. All Medicare Prescription Drug Plans (PDPs) provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher premium.
2. The SAG-Producers Health Plan's existing prescription drug benefits are more generous than the standard Medicare drug benefits except under certain limited circumstances. This means it is considered creditable coverage.
3. You do not need to enroll in a Medicare PDP as long as you have coverage under the SAG-Producers Health Plan. If you do enroll in a Medicare PDP, you will not be eligible for any prescription drug coverage from the SAG-Producers Health Plan.

If you enroll in a Medicare PDP, you will no longer receive any prescription drug coverage from the Health Plan. However, you will continue to receive medical and hospital benefits from the Health Plan as long as you are otherwise eligible for Plan coverage. Remember that for most people there is a monthly premium for Medicare prescription drug coverage. If you enroll in a Medicare PDP and later drop that coverage, you can again receive your prescription drug coverage from the Health Plan, provided you are still otherwise eligible. Your Health Plan prescription drug coverage will be effective the first of the month after your Medicare PDP coverage ends.

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Notice of Creditable Coverage

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Important Note: If you drop or lose coverage with the SAG-Producers Health Plan and do not enroll in a Medicare PDP right away, you may have to pay more to enroll in a Medicare PDP later. If you go 63 days or longer without prescription drug coverage that is as good as Medicare's drug coverage, your monthly Medicare Part D premium will increase by 1% for each month that you did not have that coverage. For example, if you go 19 months without coverage, your premium for Medicare drug coverage will be 19% higher than what you would have paid had you enrolled as soon as you lost your Health Plan coverage. You will have to pay this higher premium for as long as you have Medicare coverage. In addition, you may have to wait until the next enrollment period to enroll in a Medicare PDP.

Keep This Notice

If you enroll in a Medicare PDP, you may be required to provide a copy of this Notice when you enroll to avoid paying a higher premium. This Notice verifies that you have creditable coverage with the SAG-Producers Health Plan so that you are not required to pay the higher premium.

You may request a copy of this Notice at any time by contacting the Plan Office. An updated copy of this Notice will be provided annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through the SAG-Producers Health Plan changes.

For More Information

Detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook which you will receive in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. To get more information, you can:

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program (see "Medicare & You" for phone number).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call (1-877-486-2048).

For individuals with limited income and assets, extra help paying for Medicare prescription drug coverage is available. Information about this help is available from the Social Security Administration:

- Visit www.socialsecurity.gov.
- Call 1-800-772-1213 (TTY 1-800-325-0778).

For more information about this Notice or the SAG-Producers Health Plan prescription drug benefits, contact the Plan Office at:

- 1-800-777-4013 (outside Los Angeles area)
- 1-818-954-9400

Benefits under the SAG-Producers Health Plan are not vested or guaranteed. They may be modified, reduced or terminated at any time by the Board of Trustees.

Notice of Availability of HIPAA Privacy Notice

The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides that the Plan periodically remind you of your right to receive a copy of the Plan's HIPAA Privacy Notice. This notice explains how your private health insurance information is used by the Plan and your rights under HIPAA. You can find the Plan's HIPAA Privacy Notice on the Plan's website or you may request a copy by contacting the Plan Office.

New Pharmacy and Co-Payment For Specialty Drugs

Effective January 1, 2009

Medical advances have created a new group of drugs known as specialty drugs that treat rare and complex conditions, including hemophilia, rheumatoid arthritis, cancer, hepatitis C, multiple sclerosis and immune deficiency. Developed using advances in biotechnology, specialty drugs provide breakthrough treatments where few treatment options were previously available. Many of these drugs require special handling, such as refrigeration, self-injection or administration by a doctor or a specially trained nurse. They are also expensive and can cost anywhere from \$6,000 to over \$350,000 per year.

Effective January 1, 2009, specialty drugs must be obtained through Accredo, Medco's specialty mail order pharmacy. You will no longer be able to purchase these medications through your local retail pharmacy. In addition, certain specialty medications that you currently receive through your physician's office will only be covered if they are obtained through Accredo.



The support services required by patients using specialty drugs are usually not available at local pharmacies. Therefore, patients who use such medications can benefit considerably from using a specialty pharmacy. The pharmacists and nurses at Accredo have

been trained in specialty drugs and can offer unique services. For example, they can train patients on how to self-inject, as well as how to respond to side effects. They can also arrange for prescriptions to be delivered to a doctor's office for administration.

The maximum co-payment for specialty drugs will increase from \$75 per prescription to \$100 per prescription, after the deductible. The maximum co-payment for non-specialty drugs received through the Medco mail order program will remain at \$75 per prescription, after the deductible.

Individuals who are currently taking specialty medications will receive additional information regarding these changes directly from Medco/Accredo and the Health Plan.

In the meantime, if you have questions about specialty drugs and services, please contact the Plan Office.

We Made it Easier to Pay Your Health Premiums Online

With e-Pay Direct there is no registration or password required

Paying your Health Plan premiums online has never been easier. The Plan's new e-Pay Direct Program, which began in May 2008, allows you to securely make a payment any time day or night without registering for a user name and password. Go to the Participants section of our website at www.sagph.org and click on the *Pay Health Premium* icon. Payments made through the web are non-recurring, which means that the Plan does not store your credit card information and will not automatically charge your credit card every time a payment is due. You also receive instant confirmation that your payment has been received. Give it a try with your next quarterly billing.

**Have you
tried e-Pay
yet?**



PRESORTED
 1ST CLASS MAIL
 U.S. POSTAGE
 PAID
 ADMA

**SCREEN ACTORS GUILD–
 PRODUCERS PENSION
 AND HEALTH PLANS**

PO Box 7830
 Burbank, CA 91510-7830

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***Holiday
 Greetings***

From:

*The Board of Trustees
 and Staff of the
 Screen Actors Guild –
 Producers Pension and
 Health Plans*



PENSION AND HEALTH PLAN DIRECTORY

Burbank Plan Office: (818) 954-9400
From outside the Los Angeles area: (800) 777-4013
Fax: (818) 953-9880
E-mail address: psd@sagph.org
website: www.sagph.org

IF YOU NEED:	ASK FOR:
Benefit and Eligibility Information	Participant Services
Pension Plan Information	Pension Department, Ext. 2020
Information on Medical Claims	Participant Services
Information on Dental Claims	
Delta Dental – Member Services.....	(800) 846-7418
– Directories.....	(800) 846-7418
Information on Prescription Drugs	
Medco Health.....	(800) 903-4728
Prescription Pre-Authorizations.....	(800) 753-2851
24/7 Nurseline	Toll-Free (866) 670-0691
NEW YORK Plan Office	(212) 599-6010
275 Madison Ave. #1819, New York, NY 10016	