



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

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This edition of Take 2 contains several important participant notifications, including a Notice of Creditable Coverage for Medicare-eligible participants and information on the Health Plan’s limited enrollment period for dependent children under the age of 26.

Notice of Enrollment Period For Dependent Children Up To Age 26

To comply with provisions of the Affordable Care Act, the SAG – Producers Health Plan is expanding its definition of eligible dependent children, effective January 1, 2011, to include your children who are younger than 26 years of age. Eligible dependent children do not need to be financially dependent on you, nor do they need to live in your home. They are eligible regardless of student or marital status. Dependents do not include parents, spouses of your married children, grandchildren or any other relatives not listed below.

Eligible dependent children must be your:

- Natural children.
- Stepchildren.
- Foster children.
- Legally adopted children.
- Children for whom you or your legal spouse are the legal guardian.
- Children of your domestic partner, although depending on their tax status, you may be responsible for federal and state withholding tax on the value of their coverage.
- Permanently disabled dependent children. Older children who are physically or mentally disabled may be considered dependents if they were disabled prior to turning age 26, they were covered as dependents at the time they became disabled, and you are eligible for benefits.

Personalized letters will be mailed out beginning in mid-November to all participants. These letters may be included with other Health Plan mailings such as your Notice of Eligibility or your 2011 Self-Pay coupons so it is important to carefully read this infor-

mation. Dependent children who are already on record with the Plan Office **and who are at least age 19 but less than age 26** will be listed on the letter and will automatically be covered effective January 1, 2011. Other dependents will not be listed but are still covered.* If your child is not listed on your personalized letter and is in this age group, you may enroll them for coverage under the Plan. Again, if all of your children who are at least age 19 but less than age 26 appear on your list, you do not need to do anything.

* Coverage is dependent on timely payment of your Health Plan premium.

Enrollment Begins: The date you receive the enrollment information. Do nothing if you wish to add the listed dependents.

Enrollment Ends: December 31, 2010.

Enrollment Period Requirement: If an eligible child is not listed on your letter or enrolled before January 1, 2011, he or she cannot be enrolled later except under a “life event” circumstance (see Dependent Eligibility in the Health Plan SPD or visit www.sagph.org for a detailed list of life events).

Benefits Begin: Children will be eligible for benefits effective January 1, 2011.



A Special Edition of Take 2 will be mailed out to all participants in December. It will include a reminder of all the benefit modifications taking effect January 1, 2011, as well as more information on preventive-care benefits available without deductibles and copayments.

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 2011. 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 comparable to 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 separate 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 comparable to 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.

Notice of Creditable Coverage

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.

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.

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
- 1-818-954-9400

Notice About The Early Retiree Reinsurance Program

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal Program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health-care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, your plan sponsor may choose to use any reimbursements it receives from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, co-insurance, or other out-of-pocket costs. If the plan sponsor chooses to use the Early Retiree Reinsurance Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose. A plan sponsor may also use the Early Retiree Reinsurance Program to reduce or offset increases in its own costs for maintaining your health benefits coverage to its retirees and employees and their families.



If you have received this notice by email, you are responsible for providing a copy of this notice to your family members who are participants in this plan.

Special Note

Under the Early Retiree Reinsurance Program, the federal government will not reimburse the Health Plan for claims paid on behalf of individuals who are not citizens of the United States or for individuals who are not lawfully permitted to work in the United States. Please contact the Plan Office if you believe the Health Plan should not submit your claims for reimbursement.

Notice of Availability of HIPAA Privacy Notice

The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides that the Health 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.



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PO Box 7830
Burbank, CA 91510-7830



PENSION AND HEALTH PLANS DIRECTORY

Burbank Plan Office: (818) 954-9400 or (800) 777-4013
Fax: (818) 953-2525
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 Toll-Free Nurseline** (866) 670-0691
- NEW YORK Plan Office** (212) 599-6010
275 Madison Ave. #1819, New York, NY 10016

*Holiday
Greetings*



From:

**THE BOARD OF TRUSTEES AND
STAFF OF THE
SCREEN ACTORS GUILD –
PRODUCERS PENSION
AND HEALTH PLANS**