TAKE 2

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

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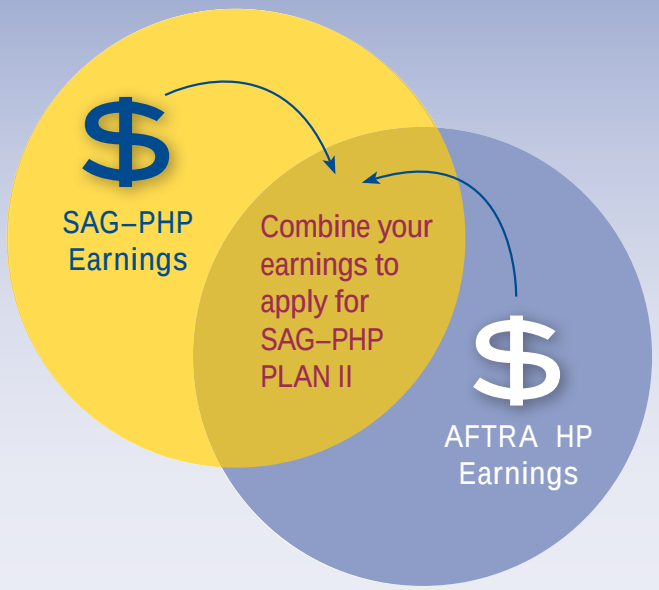
SPECIAL EDITION

MARCH 2014

The Trustees Introduce New Combined Earnings Eligibility Benefit

As announced in the Winter 2013 Edition of Take 2, participants will be able to combine SAG-Producers Health Plan (SAG-PHP) and AFTRA Health Plan (AFTRA HP) reported earnings to meet the dollar earnings requirement for SAG-PHP Plan II coverage commencing July 1, 2014. This edition of Take 2 explains how.



What Is Combined Earnings Eligibility?

Combined Earnings Eligibility allows participants who do not otherwise qualify for SAG-PHP or AFTRA HP coverage to apply for SAG-PHP Plan II health benefits by combining their AFTRA HP reported earnings with their SAG-PHP reported earnings. It is not a way to buy up to Plan I coverage or a way to replace AFTRA Health Plan coverage.

When Does This New Benefit Become Effective?

This benefit is available for Benefit Periods beginning on or after July 1, 2014. This means that your earnings from April 1, 2013 through March 31, 2014 will be looked at to determine whether or not you qualify for coverage beginning July 1, 2014.

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How Do I Qualify?

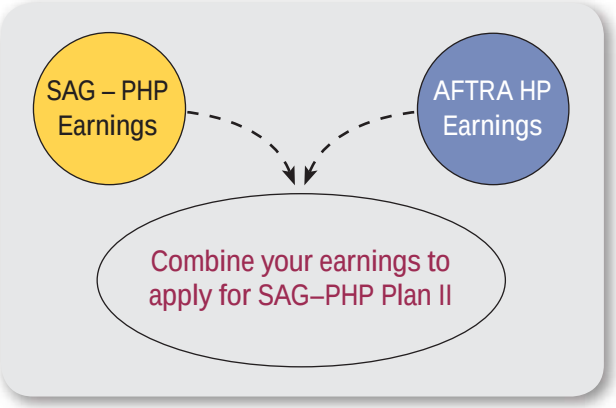
1. In order to take advantage of this new benefit, you must not qualify for earned or retiree (Senior Performers or Senior Citizen) coverage in either plan for the given Base Earnings Period, regardless of whether you enrolled and paid the premium.

2. Earnings reported to both plans during the applicable 12 month Base Earnings Period, when combined, must total *at least* the regular Plan II earnings requirement (currently $15,100). This benefit provides Plan II benefits only.

3. You may use the new Combined Earnings Eligibility benefit as long as you are not qualified under either Plan. You may also use it if you are covered under either Plan's self-pay/COBRA program (including early retiree self-pay).

Your **Base Earnings Period** is your qualification period. It is the *first* consecutive four-quarter period in which you meet the requirements for earned eligibility.

If you qualified for the SAG-Producers Health Plan or the AFTRA Health Plan but did not pay your premium you will NOT qualify for this benefit.



I Think I Qualify, How Do I Apply?

The SAG-PHP does not track AFTRA HP earnings information and therefore will NOT be able to proactively notify you if you qualify for Combined Earnings Eligibility. Only you know your earnings in both Plans. Once you have totaled your earnings in both Plans and believe you may be eligible, YOU must apply for this benefit from the SAG-PHP. To do this, follow these steps:

1. **Beginning May 19th, 2014**, visit our secure website at **www.sagph.org**, click on the "Combined Earnings Eligibility" button and enter some information about yourself (last name, date of birth and Social Security Number OR Health Care Identification Number from your SAG-PHP ID card).

2. Follow the instructions on your screen and the system will tell you whether you could qualify for this benefit. If you could qualify, your request is routed to an Eligibility Analyst for verification of earnings and processing. The Eligibility Department will notify you of your status.

Visiting the secure website after May 19th, 2014 is the fastest way to apply to the SAG-PHP for this new benefit. If you do not have access to a computer or mobile device, you may call the Plan Office at 1 (800) 777-4013. The Plan Office hours are Monday through Friday, 8:30 am - 5:00 pm Pacific Time.

The Fine Print

If you have questions about the following items or anything else in this Newsletter, please e-mail the Plan Office at ***psd@sagph.org*** *or call us at 1 (800) 777-4013.*

1. If you wish to apply for this benefit, you should do so prior to the first day of the Benefit Period for which you are requesting coverage, but no later than the last day of the first quarter of the Benefit Period for which you are requesting coverage. For example, if you are requesting coverage for the Benefit Period beginning July 1, 2014, you must submit your request for Combined Earnings Eligibility to SAG-PHP no later than September 30, 2014. In this example, you will need to pay your premium retroactively to July 1, 2014. Again, it is best to request this benefit prior to the first day of the Benefit Period. Submit your request on our secure website at **www.sagph.org** for the quickest results.

2. If you are covered under Combined Earnings Eligibility and then later qualify for coverage in the AFTRA HP during your Benefit Period, your SAG-PHP coverage will terminate at the time your AFTRA HP coverage could begin, **regardless** of whether or not you pay the AFTRA HP premium. If you have paid your SAG-PHP premium in advance, the overpayment from the date of termination of coverage will be refunded to you. For example, if you qualify for Combined Earnings Eligibility beginning July 1, 2014, pay your premium through June 30, 2015 and then become eligible for AFTRA HP coverage beginning January 1, 2015, your SAG-PHP coverage will terminate on December 31, 2014 and your premium from January 1, 2015 through June 30, 2015 will be refunded to you. Coverage will terminate even if you decide not to pay your AFTRA HP premium. In this case, you would NOT be offered self-pay (COBRA) coverage under the SAG-PHP. The Trustees understand late-reported earnings may delay reporting of qualification in the AFTRA HP, so your coverage with the SAG-PHP will not be terminated retroactively.

3. The SAG-PHP has some benefits that require a certain number of years of qualification. The years of eligibility earned under Combined Earnings Eligibility will NOT count toward the requirements for the following:
   - The three years required for dental coverage in Plan II
   - The 10 years required under the Alternative Age and Service calculation
   - The 17 years required for the extended 36-month self-pay benefit

4. Earnings will be reviewed for the same Base Earnings Period in both Plans. ALL earnings in that Base Earnings Period will be taken into account.

5. Combined Earnings Eligibility is a benefit option available exclusively to expand SAG-PHP Plan II coverage to participants who would otherwise not be eligible in either the SAG-PHP or AFTRA HP. It is not a way to combine earnings to gain Plan I eligibility or eligibility in the AFTRA HP.

6. As with all Health Plan benefits, this benefit is subject to all other conditions of eligibility, is subject to earnings verification audit and may be modified or eliminated by the Board of Trustees at any time in their sole discretion.

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

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Moving???

When you move, you must notify the Pension and Health Plan Office so that you will continue to receive information about your eligibility and benefits. This is especially important now that premium payment coupons are mailed every quarter to your address on file.

You can change your address with the Plan Office four different ways:

- Online at **www.sagph.org**
- Call the Plan Office
- File a Change of Address Card
- Write or FAX a letter to the Plan Office

SAG-AFTRA is a separate entity from the Pension and Health Plans and requires a separate notice for change of address.

Sign up for web access to all your information at sagph.org

PENSION AND HEALTH PLANS DIRECTORY

Burbank Plan Office: (818) 954-9400 or (800) 777-4013
Fax: (818) 953-9880 • Email 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 Mental Health/Substance Abuse Coverage	
ValueOptions	(866) 277-5383
Information on Dental Claims	
Delta Dental – Member Services	(800) 846-7418
Delta Dental – Directories	(800) 846-7418
Information on Prescription Drugs	
Express Scripts	(800) 903-4728
Prescription Pre-Authorizations	(800) 753-2851
NEW YORK Plan Office	(212) 599-6010
275 Madison Ave. #1819, New York, NY 10016	