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## Early Retirement Self-Pay Rules Amended

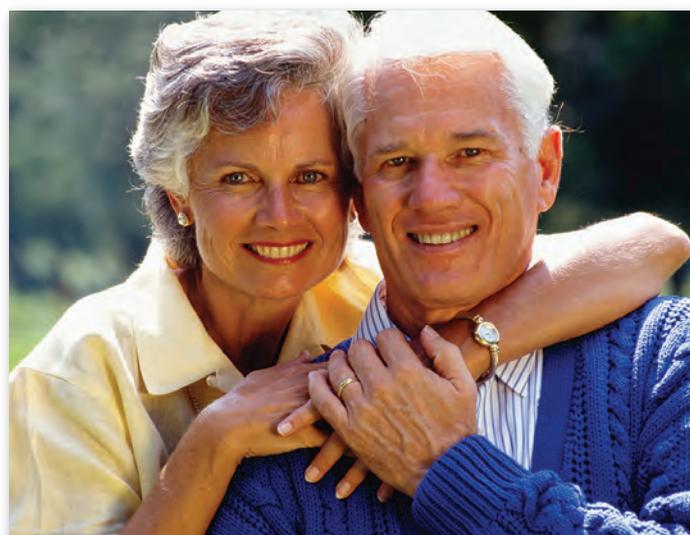
*Effective July 1, 2008*

Currently, the Plan's Self-Pay Program allows Early Retirement and Disability pensioners with at least 10 pension credits the ability to self-pay for medical coverage until they reach age 65. This provision was intended to bridge any gaps in coverage until participants became eligible for Senior Performers coverage. Several years ago the Trustees changed the requirements for Senior Performers health coverage, requiring at least 15 pension credits instead of the previous 10, to qualify for the Senior Performers Health Plan.

Effective July 1, 2008, the Self-Pay Program rules will be changed to mirror the Senior Performers requirements. Early Retirement and Disability pensioners must now have at least 15 pension credits in order to be eligible to self-pay until age 65. Early Retirement and Disability pensioners losing Earned coverage and with less than 15 pension credits will be able to self-pay for either 18 or 36 months depending on their years of Health Plan Earned Eligibility.

**The new eligibility requirement does not apply to the following groups of participants, who will continue to qualify in accordance with the current Self-Pay Program rules:**

- Early Retirement and Disability pensioners enrolled in or eligible for the Self-Pay Program on July 1, 2008. You are in this group if:
  - » Your pension annuity start date is July 1, 2008 or earlier; and
  - » You have not previously declined enrollment in the Self-Pay Program.



- Participants who had at least 10 pension credits as of December 31, 2001 and who were age 55 or older as of December 31, 2002.

If you have Earned coverage as of July 1, 2008 or have declined Self-Pay coverage and later re-qualify for Earned Eligibility, you will have to meet the new requirements in order to be eligible to self-pay until age 65. Otherwise, you may qualify for 18 or 36 months of self-pay coverage.

Please contact the Plan Office if you have any questions about this rule change. For a more detailed explanation of the Health Plan's Self-Pay Program, including notification requirements, special rules for dependents, and enrollment options, please refer to your Health Plan Summary Plan Description booklet or visit our Web site: [www.sagph.org](http://www.sagph.org).

## Network Deductible Waived for Plan II and Lower Cost Self-Pay Wellness Benefits

Beginning January 1, 2009, Plan II and Lower Cost Self-Pay major medical deductibles will be waived for wellness services received from a network provider. Currently, Wellness benefits for Plan II and the Lower Cost Self-Pay Plan are subject to the major medical annual deductibles. Wellness benefits include child immunizations, routine annual physicals, mammograms, and other tests that play an important role in diagnosing potential health risks. The \$25 office visit co-payment will still apply.

Under Plan II and the Lower Cost Self-Pay Plan, the following Wellness benefits will be considered:

### Wellness Benefits Available Through Network Providers Only

- A limited annual routine physical examination for individuals age 40 and over. Allowable charges include a history and physical, routine lab work and Guaiac test. The Plan may consider additional appropriate medically necessary tests as prescribed by the network physician.
- Well child care for children under the age of six includes routine physical examinations, diag-

nostic procedures and immunizations given as standard medical practice. The Plan recognizes the guidelines established by the American Academy of Pediatrics to be the appropriate guidelines for the care and treatment of children. Exception: In areas where no network providers are available, the Plan will consider well child care provided by non-network providers.

### Wellness Benefits Available Through Network or Non-Network Providers

*Note: If you receive Wellness benefits from a Non-Network provider, you will continue to be responsible for the Non-Network major medical deductible as well as the applicable co-insurance (30% of the Plan's allowance).*

- Bone density test
- Mammogram (limited to one per year unless diagnosis exists).
- Pap test (limited to one per year unless diagnosis exists).
- Routine colonoscopy (limited to once every 10 years starting at age 50 unless diagnosis exists).

## Summary of Earnings Statements Mailed

You should receive your 2007 Summary of Earnings Statement in the mail by the end of April. The Earnings Statement is a record of all sessions and residual earnings reported to the Plans on your behalf during 2007. It also provides your total Pension Credits under the Pension Plan. You are urged to review the accuracy of this Statement because your eligibility for Pension and Health Plan benefits is based on your reported earnings. Errors, such as missing earnings, or discrepancies, such as over or under reporting, can affect your future benefits.

Your earnings are credited based upon the date you were paid. The producer (or payroll house) submits reports of contributions, which provide

the Plan Office with the payroll period ending date, along with other information. However, sometimes your earnings are reported late. This can happen for several reasons. The company may have neglected to report the earnings, the company could be in bankruptcy, or, the company may have reported the earnings under an incorrect Social Security number. You will receive credit for late reported earnings, but it is still based on your pay date, and not on the date contributions are received by the Plans.

When reviewing your Earnings Statement keep in mind that some payments made to you in connection with your employment may not be *reportable* earnings, i.e., meal penalties and rest period violations. These are outlined on the reverse

# Important Information is Just a Click Away: [www.sagph.org](http://www.sagph.org)

The Plans' secure Web site, [www.sagph.org](http://www.sagph.org), was launched in 2000 and became interactive in 2003. With the click of a mouse, you can access all the information in the Plans' Summary Plan Description booklets, find network providers, download forms, and read back issues of the Take 2 newsletter. If you take a moment to register online and receive a secure password from the Plan Office, you will have the additional option of viewing your personal account information as it appears in the Plans' records. This information includes:

**Earnings History:** Your reportable earnings – sessions and residuals, reported to the Plans over the last 10 years.

**Medical Claims:** Check the status of your medical claims and view your EOBs.

**Health Plan Information:** See how much has been applied toward your deductibles.

**Personal Data:** Check your address on file and update as needed.

side of your Statement. If you find an error on your Summary of Earnings Statement, you should write to the Contribution Compliance Department at the Plan Office. Your letter should identify the missing or incorrect item(s) and include the project title, the name and address of the producer, studio or advertising agency and proof of earnings (pay stubs, SAG contracts, etc.). The Summary of Earnings Statement is the only *printed* record of your earnings you will receive from the Plan Office. However, you can find out who has reported earnings on your behalf 24 hours a day, 7 days a week, through our secure interactive Web site: [www.sagph.org](http://www.sagph.org), or by calling the Plan Office and using the Interactive Voice Response system (IVR). Refer to the articles on page 3.

**Family Information:** Review dependent coverage and eligibility.

**Pension Planning Tools:** Get a projection of future pension amounts.

## How to Register Online

To access your personal information online you need a *user name* and a *password*. To obtain these, you need to register on the Plans' secure Web site: [www.sagph.org](http://www.sagph.org). Click REGISTER for access to Personal Data, and follow the simple prompts. When registration is complete, you will be assigned a *user name* online. However, to maintain the privacy and security of your personal information, your *password* will be mailed to you at the address on record with the Plan Office. You should receive your password in a few days. Receiving your Pension and Health Plan information online is completely voluntary. The rest of our Web site content remains accessible without registration.



## Earnings Information is Also Available by Telephone

To use the Interactive Voice Response (IVR) call the Burbank Plan Office: In the Los Angeles area call (818) 954-9400, or if you reside outside of the Los Angeles area call (800) 777-4013.



Enter the participant's Social Security Number and follow the prompts. Once you know the series of numerical prompts that take you to the information you need, you can bypass the voice prompts in future calls. Simply enter all of the numbers without interruption and the system will take you directly to the information. **Note:** Earnings information available through the IVR is, for your privacy and security, not as comprehensive as the information available through our secure Web site. When you

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Burbank, CA 91510-7830

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**Important Information is  
Just a Click Away**  
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access your earnings information through the IVR you can find out who has reported earnings on your behalf during the past 90 days. The system will give you information on the nine most recent employer reports. For your privacy, the amount of earnings reported is not provided on the Interactive Voice Response system. You can also use the IVR system to request a copy of your previous year's Summary of Earnings Statement.

**Coming Soon!**  
**Securely pay your Health Plan premium online without having to register for a user name and password.**

**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**  
**Web site: www.sagph.org**

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