



INSIDE TAKE 2	
<input type="checkbox"/>	New Health Plan Special Enrollment Periods.....2
<input type="checkbox"/>	How to Authorize Access to Your Health Information.....2
<input type="checkbox"/>	Long-Term Care Insurance Available.....3
<input type="checkbox"/>	Anesthesia During Colonoscopy – What the Plan Covers3
<input type="checkbox"/>	Summary of Earnings Statements Mailed4
<input type="checkbox"/>	24/7 Toll-Free NurseLine4
<input type="checkbox"/>	Three Web Resources to Manage Your Health Care5
<input type="checkbox"/>	Important Information Regarding Federal Legislation6
<input type="checkbox"/>	Directory.....6

Annual Funding Notice and WRERA Election

On April 30th, all participants will be mailed an Annual Funding Notice and a special notice providing the Pension Plan's 2009 zone status under the Pension Protection Act of 2006 (PPA), including an explanation of the Trustees' election to "freeze" the Plan's status for one year, as permitted by the Worker, Retiree and Employer Recovery Act of 2008 (WRERA). The Annual Funding Notice includes important funding information about your Pension Plan, including the Plan's investment policy and asset allocation. In compliance with the PPA, the Annual Funding Notice has been expanded to include information that is currently not applicable to the Pension Plan, such as a summary of federal rules governing multiemployer plans in reorganization and insolvent plans. It also includes an explanation of benefit payments guaranteed by the Pension Benefit Guaranty Corporation (PBGC), a federal agency. If you do not receive these Notices within the next several weeks, please contact the Plan Office.

Pension Plan Status Report

We last reported in October 2008 the impact of the collapsing financial markets on the Pension Plan. As you are probably aware, the financial markets remain extremely volatile. The Plan's investment managers have advised us that the stock market prices in 2009 could fluctuate wildly like a "rollercoaster ride." The concern is that 2009 could be a year of falling asset prices combined with rising unemployment and weak demand for products and services.

The Screen Actors Guild-Producers Pension Plan was not immune to the impact of the declining financial markets. The Pension Plan in 2008 lost 22.7% of its asset value. The stock market benchmark, the S&P 500, lost 38% of its value in 2008. Although the Pension Plan's relative performance was good, the decline represents a significant loss in the assets of the Plan. The Plan's diversified investment program, which was defensively positioned, helped to reduce the 2008 loss. However in these volatile markets, all asset classes with the exception of U.S. Treasuries declined in value.

Given what has happened to the stock market, you as a participant in the Plan may be asking, "Is my pension safe?" If you are receiving a monthly pension the Trustees want to assure you that it is safe. If you are not currently receiving a monthly pension, any benefits you have earned to date are protected. The Plan maintains reserves to cover these promises. Although recent events in the financial markets have significantly reduced those reserves, they are adequate to cover the benefits promised.

As we look to the future we must be prepared for any continued declines in the financial markets. The Trustees are evaluating the impact of the losses with the Pension Plan's Actuary. A plan will be developed to reduce costs and begin the process of restoring Pension Plan reserves. More information will follow in future editions of our "Take Two" newsletter. If you should have any questions please contact the Plan Office.

The Board of Trustees

How to Authorize Access to Your Health Information

The Health Plan takes the privacy of your medical information very seriously. In most cases, the Plan requires a court order or your written authorization to disclose medical information. If you would like personal health information released to a third party such as an ex-spouse, divorced parent, or business manager not on file, you must submit an **Authorization For Release of Health Information** form to the Plan Office. This form is available to download from the Plan's website. A separate Authorization Form is required for each family member for whom you authorize the release of personal health information. If you are submitting the authorization on behalf of a dependent, list his or her name under Patient Name. Be sure to list the name(s) and address(es) of the person or organization you authorize to receive the information, as well as a description of the information to be disclosed. You have the right to revoke this authorization by writing the Plan's Privacy Officer. You can find the Plan's Notice Of Privacy Practices on our website or in your Health Plan SPD; or you may request a copy by contacting the Plan Office.

New Health Plan Special Enrollment Periods

The Plan requires you to pay a premium to receive health benefits. Generally, if you fail to pay the premium by the due date, you will not be eligible to participate in the Health Plan until your next Benefit Period. There have been two exceptions to this rule:

New dependents

If you acquire a new dependent as a result of marriage, birth, adoption or placement for adoption you may enroll in the Plan before your next Benefit Period, provided you submit a written request within 30 days of acquiring the dependent.

Other coverage

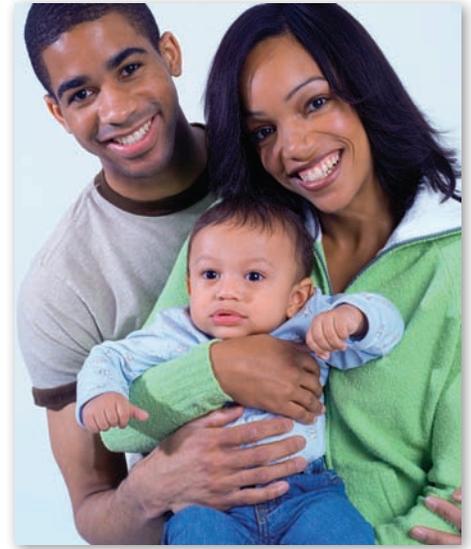
If you did not enroll in the Plan because you had other health coverage, you may enroll when your other coverage ends because of a reduction in employment, separation, divorce or death. If the other coverage was under a COBRA provision, you may enroll when you exhaust the COBRA coverage. You must submit a written request within 30 days after your other coverage ends.

The Children's Health Insurance Program (CHIP) Reauthorization Act of 2009 adds two new special enrollment events. CHIP is a federal/state program designed to provide health care coverage for uninsured children and some adults. Benefits under this program are only provided by certain states, so visit www.cms.hhs.gov and click on CHIP to see if your state participates and find answers to specific questions.

The new enrollment periods are available to:

- Participants and their dependents who lose coverage under Medicaid or CHIP; and
- Participants and their dependents who become eligible for a state's Medicaid or CHIP premium assistance program.

These new enrollment events require you to submit a written request to the Plan within 60 days of their occurrence.



Long-Term Care Insurance Available

This is a reminder that the Screen Actors Guild – Producers Health Plan sponsors a voluntary, participant-paid, Long-Term Care Insurance Plan. This plan is available to eligible participants, their spouses, and their qualified same-sex domestic partners. It is also available to the parents, grandparents, parents-in-law, and grandparents-in-law of eligible participants.

While the Health Plan does not pay for the cost of this coverage, you can benefit from group rates. Long-term care insurance is coverage that can help protect you and your family against the costs associated with extended care needed because of an accident, a long-term illness, or the effects of aging. When evaluating the need for long-term care insurance you should consider the potentially

significant physical, emotional, and financial burden that could fall on the primary caregiver who may also have to work, care for children, and handle other responsibilities. The Long-Term Care Insurance Plan is flexible and includes care at home, in a qualified adult day care center, in a residential care facility, or a nursing home. The plan offers case management by a registered nurse who can help develop a plan of care to meet your long-term care needs. The insurance is portable and can be continued at the same group rates even if you stop participating in the SAG – Producers Health Plan.

Purchasing long-term care insurance is completely voluntary. The insurance is underwritten by John Hancock Life Insurance Company. A more detailed description



of plan provisions and exclusions is provided in the enrollment kit available by calling John Hancock Customer Service toll free: (888) 828-3823. The toll-free number for the hearing-impaired is (800) 255-1808.

Anesthesia During Colonoscopy – What the Plan Covers

The Health Plan encourages participants to take advantage of the wellness benefits offered by the Plan. One of these important benefits is a routine colonoscopy for participants beginning at age 50. As important as colonoscopies are as a health screening tool, no one looks forward to them. Having a colonoscopy can cause anxiety in many people because they are afraid that they will be in pain. The pain control method routinely used is generally rendered by the

gastroenterologist or a member of his team and is included in the fee for the colonoscopy. In some cases, however, a patient may have a medical condition that necessitates the use of certain drugs which can only be administered by an anesthesiologist. If your surgeon recommends that an anesthesiologist be present during your colonoscopy, it is suggested that you contact the Plan Office to find out if this service might be covered. The Plan will not cover a

separate anesthesiologist's charges unless it is medically necessary. If you have any concerns or questions regarding your comfort during the procedure, please talk with your surgeon. Also, check with your surgeon before the procedure to determine if he or she intends to use an anesthesiologist, as this may increase your out-of-pocket expense. It is always a good idea to call the Plan Office and clarify your coverage before undergoing a medical procedure.

Summary of Earnings Statements Mailed

You should be receiving your 2008 Summary of Earnings Statement in the mail by the end of April. It is important to make sure all of your reportable earnings have been properly reported to the Plans. Errors, such as earnings not listed on your statement, or discrepancies, such as over or under reporting, can affect your future benefits. Because your Pension and Health Plan eligibility is based on these earnings, we urge you to carefully review the accuracy of your Earnings Statement.

How Your Earnings Are Credited

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 Summary of Earnings Statement, be aware that some payments, such as meal penalties and rest period violations may not be reportable earnings. Refer to Item C on the reverse side of your summary for a list of non-reportable earnings.

If you find an error in your Summary of Earnings Statement you should contact the Plan Office in writing. Please address your letter to the Contribution Compliance Department, identify the missing or incorrect item(s) and include all necessary documentation, such as:

- Project title
- Name and address of producer, studio or advertising agency
- Dollar amount earned
- Proof of earnings (pay voucher, SAG contract, etc.)

Monitor Your Earnings Online or By Phone

The Summary of Earnings Statement is the only written 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 website: www.sagph.org, or by calling the Plan Office and using the Interactive Voice Response system (IVR).

Earnings information available through the IVR is, for your privacy and security, not as comprehensive as the information available through our secure website. When you 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.

24/7 Toll-Free NurseLine

One of the new benefits under the Health Plan is the 24/7 toll-free NurseLine, which exclusively serves the Screen Actors Guild – Producers Health Plan. By calling (866) 670-0691, you can speak with a registered nurse about any health related matter. The nurse will provide guidance about the appropriate care, including seeking urgent care, contacting your doctor or performing self-care. Use of the NurseLine is voluntary, and does not require the disclosure of any personal information. The NurseLine 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.



Three Web Resources To Manage Your Health Care

Research Your Doctor Online

Did you know that in many states, you can find out information about your doctor online? The information available varies from state to state, but numerous state Medical Boards now have websites that allow you to determine the status of a physician's license, where he or she went to medical school and whether or not he or she has received disciplinary action. Many states also have information about other health professionals such as dentists, chiropractors and optometrists. Usually, you can locate the correct website by searching "medical board" and the name of the state in which your physician is located.

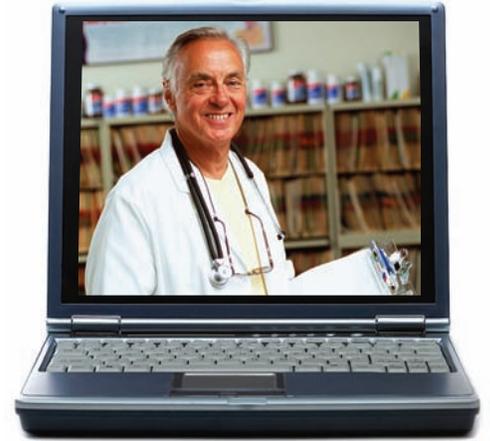
Medco Offers Secure Online Prescription Refills and a New Worry-free Fill Program

If you are looking for the most value from your prescription drug benefit go to www.medcohealth.com and register on their secure website. As a registered member, you get secure, instant access to your personal prescription records. You can:

- View a list of the medications you currently take
- Compare generic and brand-name costs
- Review drug information and check possible side effects
- Refill your prescriptions
- Request prescription renewals if no refills remain
- Check your order status
- Receive timely refill reminders to keep your medications from running out
- View a financial summary of your prescription expenses for tax purposes
- Review your prescription history to share with your doctor

Medco has also begun offering a new free service called Worry-free Fills. If you or your dependents are taking medications to treat chronic conditions, you have the option to enroll in automatic scheduled refills of your long-term mail order prescriptions. This program eliminates the "worry" of having to remember to refill long-term prescriptions and provides you with an effortless and convenient way to help you follow your physician-directed drug regimens.

To determine if your prescription qualifies for Worry-free Fills, please contact Medco Member Services toll-free at (800) 903-4728. If you decide to enroll in the program, Medco will send you a reminder, either by e-mail, automated outbound message or letter, 20 days prior to the prescription being dispensed advising that they will be filling your prescription and charging you the co-payment within 10 days. If for any reason the prescription is not needed, you would just call the number



provided on their communication to cancel the refill.

SAG – Producers Pension and Health Plans' Interactive Website

The Plans' website, www.sagph.org, is a valuable resource for all participants because it is comprehensive, informative and easy to use. Even without registering, you can pay your health premiums, view the Summary Plan Descriptions, download important forms, locate network providers and more. Additionally, if you choose to register online, you have access to your personal pension and health information as it appears in the Plans' records. For example, as a registered user with a secure password, you can view a detailed personal account of your earnings (sessions and residuals) as reported to the Pension Plan over the last 10 years. You can review the status of medical claims, update your contact information and more. Whatever your level of interaction with the Plans' website, it is worth a visit.



PRESORTED
STANDARD
U.S. POSTAGE
PAID
PERMIT NO. 14954
LOS ANGELES, CA

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

PO Box 7830
Burbank, CA 91510-7830



Important Information Regarding Federal Legislation

On February 17th, President Obama signed the American Recovery and Reinvestment Act (ARRA). Among other things, it provides for a federal COBRA subsidy of 65% of the COBRA Basic premium for up to nine months. In order to be eligible for the subsidy, you must have had an involuntary loss of employment on or after September 1, 2008, which resulted in the loss of your health coverage. Participants who lost Earned Eligibility on December 31, 2008 or March 31, 2009 will receive notification letters in the mail before the end of April. If you do not receive this letter and believe you are in this group, please contact the Plan Office.

For pensioners, we have updated our tax tables based on ARRA and you may have seen a difference in the amount of your April check. If you have a flat dollar amount withheld, you will not see a difference. Please contact the Pension Department if you have any questions.

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 Toll-Free Nurseline** (866) 670-0691
- NEW YORK Plan Office** (212) 599-6010
275 Madison Ave. #1819, New York, NY 10016