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Benefit Updates

New Higher Lifetime Maximum Includes Hospital Benefits

Currently the Plan has a \$1,000,000 lifetime maximum payment for major medical benefits. Effective January 1, 2005, the maximum amount will be significantly increased, however hospital benefits will apply to the limit. The new lifetime maximum payment will be the lesser of:

- \$2,000,000 from the SAG – Producers Health Plan; or
- \$2,500,000 from the entertainment industry health plans combined. See Take 2 Update

The entertainment industry plans that will be considered for this benefit include the SAG – Producers Health Plan, the AFTRA Health Plan, the Directors Guild of America – Producer Health Plan, the Motion Picture Industry Health Plan and the Writers' Guild – Industry Health Plan.

Here is an example to illustrate how this will work. Participant A is a participant in the SAG – Producers Health Plan and the AFTRA Health Plan. He has received \$1.8 million in hospital and major medical benefits from the AFTRA Health Plan and \$600,000 in hospital and major medical benefits from the SAG – Producers Health Plan, for total benefits of \$2.4 million. Participant A's maximum benefit under the SAG – Producers Health Plan will be the coordinated \$2.5 million limit and he has \$100,000 in benefits remaining.

A separate lifetime maximum applies to each member of your family. Once you or your dependents begin to use major medical and hospital benefits, up to \$1,000 of the lifetime maximum will be reinstated automatically at the end of each calendar year.

Please note that while this change takes effect on January 1, 2005, all major medical and hospital benefits, whether received before or after January 1, will be applied to the new limit.

Non-Network Therapy Allowances Increased

On January 1, 2005, the Plan's non-network therapy allowance will be increased from \$45 per session to \$55 per session for services rendered by a speech therapist, voice therapist, vision therapist or Certified Acupuncturist, as well as for biofeedback therapy. The non-network allowance for services provided by an R.P.T., M.D., D.O. or O.T.R. will remain at \$65 per session, while the allowance for services provided by a D.C. (network and non-network) will remain at \$45 per session.

Therapy visit maximums will not change and are outlined below. These maximums apply to all sessions, whether network or non-network.

Physical, Occupational, Speech/Voice or Vision Therapy	12 visits per quarter*
Chiropractic or Acupuncture	8 visits per quarter*
Extended Therapy	48 visits per year**
* The total for all types of therapies cannot exceed 12 visits per quarter in combination.	
** Must follow surgery or hospitalization due to an accident.	

Orthotics

Orthotics and their replacements may be covered under the Plan if they are medically necessary. The following guidelines will apply to orthotic replacements effective January 1, 2005.

Age 16 or younger	One pair every 12 months
Age 17 or older	One pair every 24 months



Premium Waiver Extended to Senior Actors

Currently the Plan waives the premium for Senior Performers who generate enough Covered Earnings or Days of Employment to regain Earned Eligibility. Effective October 1, 2004, the premium will also be waived for individuals who meet the age and service requirements for Senior Performers coverage but have not actually retired and begun receiving a pension. If this new rule applies to you and you have pre-paid your premium for periods beyond October 1, a refund will be issued.

Naturopaths Not Covered Under Health Plan

As a reminder, the Health Plan does not cover the services of Naturopaths even if they are duly licensed in any state and authorized to provide medical services. Naturopathic services include conventional diagnosis, therapeutic nutrition, botanical medicine, homeopathy, naturopathic childbirth attendance, classical Chinese medicine, hydrotherapy, manipulation, pharmacology and minor surgery.

For 24/7 Convenience, Go to www.sagph.org

When you need complete and detailed information about either the Pension or Health Plan, you can visit our Web site: www.sagph.org, 24 hours a day, 7 days a week. Everything you need to know about eligibility and benefits is here, including downloadable forms. The site also provides dozens of links, from pension planning and relevant government agencies to entertainment industry assistance organizations. You may also pay your Health Plan Premium at the Plans' Web site.

Benefit Updates, cont. from page 1

Chiropractic Testing

Effective January 1, 2005, the Plan's benefit for chiropractic care will be limited to traditional chiropractic services. These services include the initial physical examination, subsequent chiropractic manipulations and x-rays of the spine when medically necessary. No benefits will be paid for any other diagnostic tests performed or ordered by a chiropractor even if he or she is duly licensed by a state agency and authorized to provide such services within the scope of his or her license. Tests such as MRIs, CT-scans and nerve conduction studies are not generally used for conditions that are treated by chiropractors and are more appropriately prescribed by physicians in other specialties.

Plans' Definition of Marriage Based on Federal Guidelines

In light of recent media attention on marriage licenses for same-sex couples, the Trustees want to confirm that the definition of marriage as it currently applies to the SAG – Producers Pension and Health Plans has not changed.

The Pension and Health Plans are nationwide plans. The rules under which they operate are uniform for all participants irrespective of their primary residence. Due to the national structure of the Plans, and because they operate under regulations established and monitored by the Federal Government, they follow federal guidelines and not those of individual states. Accordingly, the Federal Government's definitions of marriage and spouse are used. "Marriage" is considered a legal union between one man and one woman as husband and wife. "Spouse" refers only to a person of the opposite sex who is a husband or wife.

While the Plans do not recognize same sex "marriage", the Health Plan does offer benefits to your Qualified Same Sex Domestic Partner. Enrollment forms are available for download at the Plan's Web site www.sagph.org or by contacting the Plan Office.



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Women’s Health and Cancer Rights Act of 1998 Annual Notice

As required by the Women’s Health and Cancer Rights Act of 1998, the Health Plan provides benefits for mastectomy-related service including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). For more information contact the Plan Office at (818) 954-9400 or (800) 777-4013.



PENSION AND HEALTH PLAN DIRECTORY

Burbank Plan Office: (818) 954-9400
From outside the Los Angeles area: (800) 777-4013
Fax: (818) 953-9880
New E-mail address: psd@sagph.org
Web site: 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
NEW YORK Plan Office	(212) 599-6010
275 Madison Ave. #1819, New York, NY 10016	
SOUTHEASTERN Plan Office	(305) 670-9795
7300 North Kendall Drive #620, Miami, FL 33156	