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3% Pension Increase Retroactive to June 30, 2007

The Board of Trustees is pleased to announce that all pensioners whose pension effective date was **on or before** June 30, 2007 will receive a retroactive 3% increase to their monthly benefit amount.

Qualifying pensioners will see the new benefit amount on their October 1, 2008 benefit check. At that time, they will also receive a separate check in a lump sum representing the increased amount of their monthly benefit from July 1, 2007 through September 30, 2008.

If you retired July 1, 2007 or later, you will not receive the 3% increase. However, if your current pension was limited by the Pension Plan's maximum benefit rule, you will receive an increase based on your years of service as outlined in the chart to the right.

Monthly Maximum Pension Benefits Increased

New Maximums Tied To Years of Pension Credit

In addition to the 3% pension increase, the Trustees have retroactively increased the monthly maximum pension benefit for current and future pensioners, establishing a new tiered maximum benefit structure that recognizes years of Pension Credit. The new structure is illustrated in the chart below.

The new monthly maximum benefit is retroactive to July 1, 2007. Your new benefit amount will be reflected on your October 1, 2008 benefit check. At that time, you will also receive a separate check in a lump sum representing the increased amount of your monthly benefit from July 1, 2007 (or your pension effective date, if later) through September 30, 2008.

If you have:	Maximum Monthly Benefit (retroactive to 7/1/2007)
Less than 20 Pension Credits	\$6,500 monthly max
20 through 29 Pension Credits	\$7,000 monthly max
30 through 34 Pension Credits	\$7,500 monthly max
35 or more Pension Credits	\$8,000 monthly max

Before this change, the maximum monthly benefit was \$6,000, regardless of your years of Pension Credit.

Industry Health Network Major Medical Deductible Eliminated

Effective January 1, 2009

If you have ever received medical care at one of the six health centers operated in the Southern California area by The Industry Health Network (TIHN), you already know they provide the least expensive option for quality medical care because the calendar year deductibles are lower. Starting next year, using TIHN will provide even better value. Beginning January 1, 2009, the Major Medical deductible will be eliminated for services received from an Industry Health Network provider. This means you and your eligible dependents will have access to a primary care physician for a low co-payment of \$15 for Plan I or \$25 for Plan II and the Lower Cost Self-Pay Plan. The Hospital deductible for TIHN providers will remain unchanged at \$150/person and \$300/

family. Remember that the TIHN Hospital deductible does not apply to emergency treatment rendered in a hospital. Regular deductibles and co-payments apply to emergency treatment.

The Industry Health Network health centers serve only members of the entertainment industry, and participant surveys consistently show at least a 90% satisfaction rate at TIHN facilities. When you use TIHN there are no claim forms to fill out. Friendly doctors, no claim forms and, starting in 2009, no Major Medical deductible. To locate a TIHN health center near you, call toll-free, (800) 876-8320 or visit our Web site: www.sagph.org and click on "Find Network Providers."

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 services 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.



ePay Direct

No registration, no stamp

ePay Direct is now available for participants to securely pay their Health Plan premiums on the Plans' Web site without having to register. Go to www.sagph.org and click the link.

Minimum Earnings Requirement For Health Plan Eligibility To Increase January 1, 2009

Trustees Also Set New Minimums For 2010

As a result of their periodic review of the Health Plan's eligibility requirements, the Trustees have increased the minimum earnings requirements by 2% in 2009 and an additional 2% in 2010. There will be no increase to the number

of days of employment for Alternative Eligibility. The earnings requirements, which have not increased since 2006, are effective for eligibilities beginning in 2009 and 2010. Please refer to the chart below.

Minimum Health Plan Eligibility Requirements for 2009 and 2010

Eligibility Commencing:	Plan I	Plan II
January 1, April 1, July 1, or October 1, 2009	\$28,680	\$14,070; or 74 days of employment; or \$10,200 if you are at least 40 years of age with 10 years of Earned Eligibility
January 1, April 1, July 1, or October 1, 2010	\$29,250	\$14,350; or 74 days of employment; or \$10,400 if you are at least 40 years of age with 10 years of Earned Eligibility

Minimum Earnings Requirement For Pension Credit To Increase January 1, 2009

Effective January 1, 2009, the minimum earnings required to earn a Pension Credit will increase from \$15,000 to \$16,000. The minimum earnings requirement will increase through 2013 in \$1,000 increments as illustrated in the chart to the right. At this time, there will be no increase to the number of days of employment required for Alternative Pension Credits.

Year	Minimum Covered Earnings Required for a Pension Credit
2009	\$16,000
2010	\$17,000
2011	\$18,000
2012	\$19,000
2013	\$20,000



Statistics indicate that over 75% of the people who call a nurse advice line do so because they are unsure of what to do in a particular health situation.

Watch for more information on the NEW Nurse Advice Line in the Fall 2008 Take Two.

Health Plan To Add 24-Hour Nurse Advice Line

Ready For Your Health Questions Beginning January 1, 2009

The Trustees are very pleased to announce the addition of a Nurse Advice Line to the benefits provided by the Health Plan beginning January 1, 2009. You may call the Nurse Advice Line 24 hours a day, 365 days a year and speak with a registered nurse about any health related matter. Statistics indicate that over 75% of the people who call a nurse advice line do so because they are unsure of what to do in a particular health situation. The nurses will provide guidance about the appropriate type of care, including seeking urgent care, calling your doctor or performing self-care. They will also be able to provide referrals to network hospitals and doctors.

If you or a loved one is facing a medical emergency, you should immediately call 9-1-1. Sometimes, however, you might just want to find out how to manage everyday health matters such as dry skin, allergies or heartburn. If you have a health question, you will be able to call the SAG-Producers Health Plan's Nurse Advice Line for help. Use of the Nurse Advice Line is completely voluntary. The Nurse Advice Line is a complement to your other Health Plan benefits, and is not meant to be a substitute for your physician or other medical provider. We will provide more information on this new service in a separate communication this fall.





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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

The Screen Actors Guild is a separate entity from the Pension and Health Plans and requires a separate notice for change of address.

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

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	