



Important Benefit Updates

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Winter 2015

The Screen Actors Guild–Producers Pension and Health Plans

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More Information on Benefit Changes Announced in the Fall 2015 Take 2

In the Fall 2015 Take 2, the Trustees announced several benefit changes that were made to address escalating health care costs that have contributed to steadily growing deficits in the Health Plan. The Trustees carefully considered numerous options for closing the budget gap caused by these deficits in 6 of the last 8 years. They sought to distribute the impact of the changes as much as possible. In the end, virtually every participant is sharing the burden. Premiums were increased for the first time in two years, eligibility requirements went up, and most painfully, certain benefits were eliminated entirely. The changes described on the following pages were made in order to ensure that Health Plan benefits continue to be comprehensive, affordable and available over the long-term.

The Health Plan is committed to directing you to and working with additional resources to help you with this transition. The following resources are available to you:

- If you are losing coverage and you or your currently covered family member have serious or complex medical issues that meet the Health Plan’s definition of Total Disability, the disabled individual may qualify for the Total Disability Extension benefit. Please contact our Participant Services Department at (800) 777-4013 to inquire about this benefit.

- If your coverage is terminating, the Actors Fund can help you navigate your health care options, including helping you find a plan that covers your current providers. If you live in California, the Actors Fund Covered California Helpline is (855) 491-3357. If you live in the West but not in California, you can call (323) 933-9244 ext. 432 and if you live in the East or South you can call (212) 221-7300 ext. 265.
- Once you have enrolled in a new plan, if you are facing extreme financial hardship, the SAG-AFTRA Foundation may be able to provide short-term financial support. Please contact Annie Martzell at (323) 549-6072.

Total Disability Extension Defined

The Health Plan offers an extension of coverage to individuals who are totally disabled when their earned eligibility or self-pay coverage ends. Total Disability means that the disabled individual is prevented from performing the material and substantial duties of his/her regular occupation because of sickness or accidental bodily injury. If the Health Plan finds you to be totally disabled, you may qualify for up to a 12-month extension of benefits. Please contact the Health Plan if you have any questions regarding this benefit or if you believe you may qualify. Please refer to pages 26 & 27 of the July 1, 2013 Health Plan Summary Plan Description for more information.

Earned Eligibility Requirements and Premium Increases

Benefits Commencing*	Plan I	Plan II (Earnings)	Plan II (Days)	Plan II (Age and Service)	Plan II (Combined Earnings)
Earnings Requirements					
2015 Jan. 1, Apr. 1 Jul. 1, Dec. 1	\$30,750	\$15,100	76 days	\$10,900 with 10 Health Plan Years and age 40 or over	\$15,100
2016 Jan. 1 only					
2016 Apr. 1 Jul. 1 Oct. 1	\$32,000	\$16,000	78 days	\$11,600 with 10 Health Plan Years and age 40 or over	\$16,000
Quarterly Premium Payments					
2015 Jan. 1-Dec. 31					
2016 Jan. 1-Mar. 31					
Participant Only	\$273	\$324	\$324	\$414	\$324
Participant Plus 1	\$315	\$372	\$372	\$477	\$372
Participant Plus 2+	\$342	\$405	\$405	\$519	\$405
2016 Apr. 1-Dec. 31					
Participant Only	\$300	\$357	\$357	\$456	\$357
Participant Plus 1	\$348	\$408	\$408	\$525	\$408
Participant Plus 2+	\$375	\$447	\$447	\$570	\$447

*If your benefits commence April 1, 2016, you will have needed to earn the minimum earnings requirements listed above during your base earnings period of January 1, 2015 through December 31, 2015.

For more information on Combined Earnings eligibility see the article “Using AFTRA HP Earnings to Qualify for SAG-PHP Plan II” on page 3.

Using AFTRA HP Earnings to Qualify for SAG-PHP Plan II

If you do **not** qualify for health coverage under **either** the AFTRA Health Plan or the SAG-Producers Health Plan, you may combine your earnings reportable to each Plan in order to meet the dollar earnings requirement for **Plan II** eligibility (currently \$15,100 and moving to \$16,000 for coverage commencing April 1, 2016). To find out if you qualify, go to www.sagph.org and click on the “Apply for Combined Earnings Eligibility” button.

Increased Premiums for Senior Performers Effective April 1, 2016

Senior Performers health coverage is available to participants who have retired with at least 15 Pension Credits and who are at least age 65. The premium for coverage differs based on the number of Pension Credits. The amount for Senior Performers with 15-19 Pension Credits changes annually on January 1st based on projected Senior Performer costs.

Senior Performers who had at least 10 Pension Credits as of

December 31, 2001 and were at least age 55 as of December 31, 2002 are currently paying the same amounts as Senior Performers with at least 20 Pension Credits. However, effective April 1, 2016, these participants will pay the same amount as Senior Performers with 15-19 Pension Credits.

The 2016 premium amounts, which also apply to dependents covered under the Extended Spousal benefit, are listed below:

2016 Senior Performer Premium Amounts

Senior Performers and Extended Spousal	With No Spouse or With Spouse Age 65 or Older*	With Spouse Under Age 65*
Jan. 1, 2016 to March 31, 2016		
20 or More Pension Credits	\$50/Month	\$100/Month
15-19 Pension Credits	\$165/Month	\$165/Month
At Least 10 Pension Credits as of Dec. 31, 2001 and at least age 55 as of Dec. 31, 2002	\$50/Month	\$100/Month
Effective April 1, 2016		
20 or More Pension Credits	\$60/Month	\$120/Month
15-19 Pension Credits	\$165/Month	\$165/Month
At Least 10 Pension Credits as of Dec. 31, 2001 and at least age 55 as of Dec. 31, 2002	\$165/Month	\$165/Month

*Includes coverage for dependent children.

Elimination of Extended Self-Pay Benefit for Early Retirement and Disability Pensioners Effective January 1, 2016

The early retiree 'self-pay' benefit was heavily subsidized coverage that is no longer sustainable. All affected participants were notified by mail in October detailing when their coverage would terminate. If you are an Early Retiree or Disability pensioner who is currently on the extended self-pay program and you did not receive a letter in October, please contact the Plan Office at (800) 777-4013.

Beginning January 1, 2016, early or disability retirement will not be a Qualifying Event for self-pay coverage. Self-pay coverage will only be offered to participants upon the loss of Earned Eligibility due to a reduction in Covered Earnings or Days of Employment, or the change from Plan I to Plan II due to a reduction in Covered Earnings.

Updates and Information

New IRS Forms Required to Verify Health Coverage for Your Tax Returns

The Affordable Care Act (ACA) requires health plans verify coverage of individuals under their plans. You will receive Form 1095-B as proof of the coverage that SAG-Producers Health Plan provided you and your family. The form will contain information about the Plan, listing the members of your family covered and the time periods for which they received coverage.

You will be able to use Form 1095-B to help you confirm your insurance coverage when filing your tax return, so please make sure to keep it with your other important documents. Only one form is provided for all the individuals listed on your policy, so you may need to provide copies to your spouse or dependents, as necessary.

The ACA also requires that certain employers report information regarding health coverage offered to their employees in 2015 via IRS Form 1095-C. Consequently, you may also receive Form 1095-C from your employer(s).

If you have any questions about Forms 1095-B or 1095-C, please contact Participant Services at (800) 777-4013.

Children Covered Until End of the Month in Which They Turn 26 *Effective January 1, 2016*

The Health Plan currently covers children until their 26th birthday. Effective January 1, 2016 dependent children will be covered until the end of the month in which they turn 26.

ValueOptions is Now Beacon Health Options

ValueOptions, your behavioral health provider network, has merged with Beacon Health Strategies to form Beacon Health Options. While the company name and logo will change, there will be no changes to your ValueOptions benefits. The provider network and contact information will remain the same.

Beacon Health Options' leadership and staff are committed to providing you with excellent service. Please do not hesitate to contact Beacon Health Options directly with any questions you may have about this change or your benefits at 866-277-5383. Representatives are available 24 hours a day, 7 days a week. For additional health and wellness resources visit the SAG-Producers Health Plan web page at Beacon Health's Achieve Solutions at www.achievesolutions.net/sag.

Pension and Health Plans Amended to Include Categories of Performers

The Trustees recently clarified that the following categories of performers have been eligible to receive, and will continue to be eligible to receive, benefits under the Pension and Health Plans, to the extent that an employer has contributed to the Pension and Health Plans on the employee's behalf:

July 1, 1992

Dancers engaged as assistant choreographers

July 16, 2010

Warm-up performers

April 24, 2007

Choreographers

July 20, 2012

Pilots of an aircraft that is not photographed

Age Limit Removed for Cosmetic Surgery to Correct Congenital Birth Defects

Effective January 1, 2016

The Health Plan currently covers cosmetic surgery necessary to repair birth defects (congenital abnormalities) as certified by a doctor for individuals under 19 years of age. Effective January 1, 2016, there is no age limit on this benefit.

Holiday Greetings

FROM:

**The Board of Trustees and
Staff of the Screen Actors
Guild — Producers
Pension and Health Plans**



Summary Annual Report for Screen Actors Guild – Producers Health Plan

This is a summary of the annual report of the Screen Actors Guild – Producers Health Plan (EIN 95-2110997, PN 501) for the year ended December 31, 2014. It is being provided to you for informational purposes only, and you are not required to respond in any way. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement and Insurance Information

The value of the Plan assets, after subtracting liabilities of the Plan, was \$279,479,687 as of December 31, 2014, compared to \$293,029,642 as of January 1, 2014. During the year, the Plan experienced a decrease in its net assets of \$13,549,955. This decrease includes unrealized appreciation or depreciation in the value of the Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$213,036,807 including employer contributions of \$171,268,706, employee and participant contributions of \$34,200,300, other income of \$16,330, realized loss of \$813,484 from the sale of assets, unrealized depreciation in the value of Plan assets of \$281,948, and earnings from investments of \$8,646,903. Plan expenses were \$226,586,762. These expenses included \$21,674,588 in administrative expenses and \$204,912,174 in benefits paid to participants and beneficiaries.

The Plan has a contract with Metropolitan Life Insurance Company to pay life insurance and accidental death and dismemberment claims incurred under the terms of the Plan. The total premiums paid for the Plan year ended December 31, 2014 were \$1,380,433.

Your Rights to Additional Information

You have the right to receive copies of the full annual report, or any part thereof, upon request. The following items are included in the report: an accountant's report, assets held for investment, transactions in excess of 5% of Plan assets, financial information and information on payments to service providers and insurance information including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report or any part thereof, write or call the office of: Mr. Michael Estrada, Chief Executive Officer (CEO), P.O. Box 7830, Burbank, CA 91510-7830. The charge to cover copying is 25 cents per page.

You also have the right to receive from the CEO, upon request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expense of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the CEO, these statements and accompanying notes will be included as part of those reports. The charge to cover copying costs given above does not include a charge for the copying of these portions of the reports because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan: 3601 W. Olive Avenue, Burbank, CA 91505, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



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Important Benefit Updates

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 (Beacon Health Options)	(866) 277-5383
Information on Dental Claims	
Delta Dental — Member Services	(800) 846-7418
— 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	