

**SCREEN ACTORS GUILD-PRODUCERS HEALTH PLAN
PREMIUM PAYMENT RULES FOR
EARNED AND EARNED INACTIVE COVERAGE**

Premium Requirements - All Earned and Earned Inactive participants are required to pay a premium for their Health Plan coverage. One premium covers you and all of your eligible dependents. The amount of premium depends on the Plan for which you qualify as follows:

Plan	Current Premiums	Effective January 1, 2010
Plan I	\$150 quarterly	\$249 quarterly
Plan II	\$195 quarterly	\$294 quarterly
Plan II Age/Service*	\$195 quarterly	\$375 quarterly

*This premium applies to participants who qualify at the lower earnings amount because they are at least age 40 and have at least 10 years of Earned Eligibility.

If you have Earned or Earned Inactive Eligibility and you also meet the requirements for Senior Performers coverage, you will pay a \$25 monthly premium beginning January 1, 2010 as outlined in the Premium Payment Rules for Senior Performers and Extended Spousal Coverage. You will also pay the \$25 premium if you meet the Senior Performers requirements but are not yet receiving your pension.

Quarterly Billing Procedures - Several weeks before the start of each quarter for which you are eligible, you will receive your billing statement and payment coupon. The billing statement will indicate your total account balance for the remainder of your Eligibility Period as well as the minimum payment that is due for the current quarter. You may pay the premium for more than one quarter at a time. For example, you may pay the premium for your entire current Eligibility Period in one payment. However, you may not pay the premium for any period beyond your current Eligibility Period.

Time Limits for Payment - Your premium is due by the first day of each calendar quarter for which you qualify for coverage. For example, the payment for the first quarter of the calendar year (January through March) is due on January 1. There is a 15-day grace period. The due date is the 1st, not the 15th and applies even when traveling. The grace period is for unforeseen circumstances.

Premium Payment Options

⇒ **Pay by Web**

You may pay your premium online with a credit card. Simply login to our secure website at www.sagph.org and enter your credit card information. You can pay for up to four quarters at one time. You will receive instant confirmation that your payment has been received.

⇒ **Pay by Phone**

You may pay your premium over the telephone with a credit card. Simply call the Plan Office and use the Automated Information Center (AIC) and follow the prompts. The phone numbers are (818) 954-9400 or (800) 777-4013 outside the Los Angeles area. If you choose to pay by phone, simply call the AIC before the due date and provide the necessary information. You will receive instant confirmation your payment has been received. For your security, this is an automated system and Participant Service Representatives will not be able to take your credit card information.

For your protection, pay by web and pay by phone payments are non-recurring, which means that the Plan will not store your credit card information and will not automatically charge your credit card every time a payment is due.

⇒ **Pay by Auto Debit**

The Auto Debit Plan deducts your quarterly premium automatically on a recurring basis each quarter from a checking or savings account. Payments are deducted on the 25th of the month prior to the due date. The Health Plan will continue to deduct your quarterly premium as long as you remain continuously eligible for Earned coverage, even if there is a change in the premium rate because you moved from Plan I to Plan II or vice versa. For an enrollment application please visit our website at www.sagph.org or contact the Plan Office.

⇒ **Pay by Check**

You may pay your premium by check, money order or cashiers check by mailing your payment, along with the payment coupon to the Plan's Payment Center in the envelope provided. Your payment must be received at the Payment Center no later than the end of the grace period to be considered timely. **DO NOT SEND YOUR PREMIUM PAYMENT TO THE PLAN OFFICES OR TO THE GUILD OFFICE.** Checks should be made payable to: "**Screen Actors Guild – Producers Health Plan**". Be sure to include the account number from the billing statement on your check to ensure proper crediting. *Do not send cash or checks from non-US banks.*

Termination of Earned or Earned Inactive Coverage - If the Plan does not receive your quarterly premium by the due date, your Earned or Earned Inactive coverage will be terminated. You will not be entitled to any coverage under the Health Plan until your next Eligibility Period, with the exceptions outlined below. You will not be entitled to self-pay coverage under the Health Plan nor will you be entitled to any conversion options if your coverage is terminated due to failure to pay your premium.

For example: If your Eligibility Period is January 1, 2010 through December 31, 2010 and you fail to pay your first quarterly premium by January 15, 2010, your coverage will be terminated effective January 1, 2010. You will not be entitled to any Health Plan coverage until January 1, 2011, provided you re-qualify for coverage by meeting the minimum earnings requirement.

Special Note: If your coverage in this Plan is terminated because you do not pay your premium, your coverage under other plans may be reduced or eliminated. You should contact your other plan for further information.

Special Exceptions

New Dependents: If you do not pay the premium and subsequently acquire a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be eligible to participate in this Health Plan prior to your next Eligibility Period. You must request coverage under this Plan within 30 days of the date of marriage, birth, adoption or placement for adoption.

Other Coverage: If you do not pay the premium because you have other health coverage, you may be allowed to participate in this Health Plan when your other coverage ends because of a reduction in employment, legal separation, divorce or death. If the other coverage is under a COBRA provision and you exhaust your COBRA coverage, you may also be allowed to participate in this Health Plan. You must request coverage under this Plan within 30 days after your other coverage ends.

Traveling is not considered a special exception.

Questions?

If you have any questions about the Plan rules for premium payments, please contact the Plan Office. Information about these rules, payment options and all other Health Plan benefits can also be found on the Plan's website: www.sagph.org.