



A Publication of the Producer-W.G.A. Pension Plan
and The Writers' Guild-Industry Health Fund

Volume 17 Winter 2003 Number 1

A HEALTHY STATE OF MIND

In 2001, the Fund paid in excess of \$4.1 million dollars for mental health services. The need for mental health services is widespread, and a December 2001 Gallup public opinion poll found that 42% of Americans frequently experience stress in their daily lives. The necessity for assistance with general mental health problems was highlighted in the aftermath of September 11. Mental health-related claims are among the fastest growing component of overall medical plan expenses and are typically among the top three expenses for prescription drug plans. Coverage for appropriate treatments needs to be both cost-effective and compassionate.

Mental health benefits currently offered by the Fund do not differ between a serious mental illness (S.M.I.) and a less debilitating illness such as anxiety or mild

depression. The conditions known as a S.M.I. include Schizophrenia, Schizoaffective Disorder, Bipolar Disorder, Major Depressive Disorder, Manic Depressive Disorder, Obsessive-Compulsive Disorder, Pervasive Development Disorder, Anorexia Nervosa, Bulimia Nervosa and Severe Emotional Disturbances of Children.

Several years ago the Trustees of the Fund selected United Behavioral Health (UBH) as the network for mental health services. The relationship between the Fund and UBH is long term, solid and productive. UBH is a nationwide network of credentialed, licensed providers and facilities; UBH manages the Program for the Fund and pre-certifies network treatment.

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THE NEW ALTERNATE ID NUMBER IS HERE!

To address growing concerns about identity theft and the confidentiality of Plan Participants', the Pension Plan and Health Fund will soon begin using Alternate ID Numbers in place of Social Security Numbers. Your new Alternate ID Number will make its first appearance on correspondence from the Administrative Office in the near future. And in early 2003, your Alternate ID Number will make its debut on our new and improved, (all-in-one) Health Fund ID Card. But know that whatever set of digits we use, you will always be more than a number to us.

What's Inside.

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WHO'S MINDING THE CONTRIBUTIONS?

One of the questions we often hear from Participant/Writers is, "Who makes sure my earnings are being reported correctly?"

The Pension Plan and Health Fund Trust Agreements gives that responsibility to your employer. According to the Trust Agreements, employers must make the appropriate contributions on your behalf, which are "due" within ten (10) days following the date the compensation is paid or due to the writers. Contributions are "delinquent" if we have not received them within thirty (30) days from the "due" date.

To assist the companies in the proper reporting of earnings and payment of contributions, the Trusts maintain an Employer Compliance Department. This department has three different programs for discovering and collecting delinquent contributions.

The External Audit Program. An independent auditing firm, specializing in the review of the employers' books and records, helps the Trusts discover any discrepancies in reported earnings. Our auditors look at the records of the employer going back four to six years. The Board of Directors/

Trustees reviews their findings and the Employer Compliance Department handles the collection of any delinquent contributions, the refund of any overpaid contributions, and notification to the writers involved in the audit of the findings on their behalf.

The Internal Audit Program. If a writer requests a review of his/her reported earnings, our Internal Auditor will examine all projects, as requested, going back as far as the writer desires. In order to perform this function, the Internal Auditor requires that the writer provide copies of all contracts for the projects in question, and any evidence of payment. The more information the writer can provide, the more thorough the investigation can be. The Internal Auditor will also request information from the Writers Guild of America, East & West (WGA), as necessary. After the review is completed, the Employer Compliance Department will notify the writer of the findings, and begin collection of any delinquent contributions on behalf of the writer. If the writer had a loanout corporation that was signatory at the time of the delinquency, then the loanout may be responsible for payment of the contributions. And if an employer made an

overpayment of contributions, the Trusts are obligated to make a refund to that employer.

The Internal Collection Program. This program relies heavily on the writer notifying the department of unpaid contributions. The Pension Plan provides the participants with two semi-annual and one annual Pension Plan Statements. You should review these Statements carefully, and inform the Employer Compliance Department, in writing, of any unpaid contributions. When notifying us, it is imperative that you provide us with a copy of your contracts and evidence of payment. The Internal Collection Coordinator will research the matter, and pursue any delinquent contributions due to the Trusts on your behalf.

In addition to programs explicitly designed to keep track of your contributions, the Eligibility Department may also alert writers of missing contributions. For example, if a writer receives notification that Health Fund eligibility has lapsed, and feels that covered writing services have been performed which would accrue eligibility, then the writer should inform the Employer Compliance Department, and provide the Employer Compliance Department with the evi-

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TEST YOUR PENSION KNOWLEDGE

1. What is the earliest age a vested participant can retire?
 - a. 49
 - b. 52
 - c. 55
 - d. 65
2. Currently, how many Qualified Years do you need to become vested?
 - a. 3 Years
 - b. 5 Years
 - c. 7 Years
 - d. 10 Years
3. How many Health Quarters do you need to be eligible for Certified Retiree Health Coverage?
 - a. 50 quarters
 - b. 68 quarters
 - c. 75 quarters
 - d. 80 quarters
4. If you retire at age 52 under the Pension Plan and are eligible for the Certified Retiree Health Fund Coverage, at what age does the Certified Retiree Health Fund Coverage start?
 - a. As soon as you retire
 - b. Age 55
 - c. Age 58
 - d. Age 60
5. When are the monthly benefits paid to Retirees and Beneficiaries?
 - a. Last business day of the month
 - b. 1st of the month
 - c. 15th of the month
 - d. 20th of the month
6. You can earn additional Health Quarters for Certified Retiree Health Coverage after you retire.
 - a. True
 - b. False
7. How much Covered Earnings do you need to earn in order to have a Qualified Year?
 - a. \$2,000.00
 - b. \$5,000.00
 - c. \$7,500.00
 - d. \$10,000.00
8. My monthly benefit is not taxable.
 - a. True
 - b. False
9. Other than the participant, who can call the Pension Department and inquire about your pension?
 - a. Your spouse
 - b. Your Business Manager
 - c. An ex-spouse
 - d. Third party authorized in writing
10. Besides having \$200.00 in contributions, how many Qualified Years do you need to be eligible for a Pre-Retirement Death Benefit?
 - a. 2 Qualified Years
 - b. 4 Qualified Years
 - c. 5 Qualified Years
 - d. 7 Qualified Years
11. If you retire before 65, you can go back to work whenever you want.
 - a. True
 - b. False
12. Contributions earned after my early retirement date will be used in my benefit calculation beginning age ___.
 - a. 65
 - b. 68
 - c. 70
 - d. 75
13. If you retire at age 65 or later and go back to work, your pension will be suspended.
 - a. True
 - b. False
14. What is the current Annual Benefit Multiplier?
 - a. 46.75%
 - b. 47.2%
 - c. 48.3%
 - d. 49.5%
15. You or your authorized third party may change your address over the phone.
 - a. True
 - b. False

(Answers on page 7)

SUMMARY ANNUAL REPORTS

These are the summaries of the annual reports of the Producer-Writers Guild of America Pension Plan (Employer Identification Number 95-2216351) and the Writers' Guild-Industry Health Fund (Employer Identification Number 23-7108536), for the year ended December 31, 2001. The annual reports have been filed with the Department of Labor as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Pension Plan Financial Statement

Benefits under the Plan are provided in whole from trust funds. Plan expenses were \$49,787,241. These expenses included \$9,482,586 in administrative expenses and \$40,304,655 in benefits paid to participants and beneficiaries. A total of 11,807 persons were participants in or beneficiaries of the Plan at the end of the year, although not all of these persons had yet earned the right to receive benefits.

The value of the Plan assets, after subtracting liabilities of the Plan, was \$1,434,479,687 as of December 31, 2001, compared with \$1,453,380,995 as of January 1, 2001. During the year, the Plan experienced a decrease in its net assets of \$18,901,308. This decrease included unrealized appreciation or depreciation in the value of 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 \$30,885,933 including employer contributions of \$47,252,512, realized gains of \$19,544,638 from the sale of assets, unrealized depreciation in the value of Plan assets of \$84,500,561 earnings from investments of \$47,953,373 and other income of \$635,971.

An actuary's statement shows that enough money was contributed to the Pension Plan to keep it funded in accordance with the minimum funding standards of ERISA.

Basic Health Fund Financial Statement

The value of the Fund assets, after subtracting liabilities of the Fund, was \$143,845,162 as of December 31, 2001, compared with \$151,054,329 as of January 1, 2001. During the year, the Fund experienced a decrease in its net assets of \$7,209,167. This decrease included unrealized appreciation or depreciation in the value of the Fund assets; that is, the difference between the value of the Fund'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 Fund had total income of \$55,379,413 including employer contributions of \$50,200,845 employee contributions of \$2,135,704, realized losses of \$7,115,235 from the sale of assets, unrealized appreciation in the value of Fund assets of \$1,674,935, earnings from investments of \$7,867,860 and other income of \$615,304. Fund expenses were \$62,588,580. These expenses included \$5,789,692 in administrative expenses and \$56,798,888 in benefits paid to participants and beneficiaries.

Your Rights to Additional Information

You have the right to receive copies of the full annual reports, or any part, thereof, on request. The following items are included in the reports; an Accountant's report, assets held for investment, transactions in excess of 5% of Plan/Fund assets and actuarial information regarding the funding of the Plan.

To obtain a copy of the full annual reports or any part thereof, write or call the office of: Thomas J. Hendricks, Administrator, 1015 N. Hollywood Way, Burbank, CA 91505-2526. The charge to cover copying is 25 cents a page.

You also have the right to receive from the Administrator, on request and at no charge, a statement of the assets and liabilities of the Plan/Fund and accompanying notes, or a statement of income and expenses of the Plan/Fund and accompanying notes, or both. If you request a copy of the full annual reports from the Administrator, these two 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 reports at the main office of the Plan/Fund: 1015 N. Hollywood Way, Burbank, CA 91505-2541 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 N4677, Pension and Welfare Benefits Programs; Department of Labor, 200 Constitution Ave., N.W., Washington, D.C. 20216.

DEAR DOROTHY

Dear Dorothy:

My wife called the Pension Plan for me the other day and asked if I was vested. The person that she spoke with said she was not authorized and would not give her any information. Why?

-Perplexed in Petaluma

Dear Perplexed:

The Pension Plan will only release information to the Participant or an authorized third party. (If the participant is deceased, then information can be released to a designated beneficiary.) You can only authorize a third party in writing. We will not release any information to or take requests from your spouse, children, Qualified Domestic Partner, business manager, agent, or anyone else without written authorization on file signed by you. This policy is designed to protect you and the confidentiality of your information. If you would like to authorize a third party, please contact the Administrative Office to request the proper form. Or, you can send a facsimile or letter signed by you to the Pension Plan office with the name, address, and phone number of the person or firm you would like to authorize to receive information. Or you can always call the Administrative Office yourself for information.

Dear Dorothy:

I retired at age 65 and I'm receiving a monthly pension benefit. If I start working again, can I stop receiving my pension or will it be suspended?

-Worry Wart of the World

Dear Worry Wart:

Once you begin receiving your pension benefits, you will receive a monthly benefit every month for your lifetime unless you receive a lump sum payment of a small benefit. No matter where you are, the Pension Department will attempt to find you. Even when you die, your pension benefits may continue, depending on the retirement payment option you chose when you retired. Think Dear Dorothy is kidding? Read the Fall 2002 issue of "Let's Talk", peruse your Summary Plan Description, or speak with a member of the Pension Benefits Department at the Administrative Office. As a retiree at age 65 or older, you may want to work, if so, work. You will continue to receive your pension benefits each month and the amount will be periodically adjusted.

Dear Dorothy:

I am eligible for an Early Retirement Benefit and I have 75 quarters earned towards Certified Retiree Health Fund Coverage. If I begin my retirement benefits at

age 61, will my wife be eligible for the Certified Retiree Health Fund Coverage even after I die?

-Married in Mississippi

Dear Married:

Not only will she be eligible if you retire under the Pension Plan (assuming you have earned at least 68 health quarters and are at least age 60, the qualifications for Certified Retiree Health Coverage), she will continue to be for as long as the Health Fund maintains the benefit OR until she remarries, whichever comes first. The only catch is that you and your wife must have been married for at least two years prior to your death.

Dear Dorothy:

I've been reading a lot about the "Electronic Funds Transfer" service that you provide. I live in England and would like to take advantage of the Electronic Funds Transfer service. Can I have my monthly benefit directly deposited?

-Check Casher in Cambridge

Dear Check Casher:

At this time, we don't have the capability to directly deposit funds into bank accounts outside of the United States. But, Dear Dorothy is pleased to inform you that we are continuing to work on the expansion of our Electronic Funds Transfer service. As areas

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ADVANCERX.COM PRESCRIPTION HOME DELIVERY OFFERS SAVINGS AND CONVENIENCE

As an added benefit to your prescription benefit program, the Health Fund offers you access to AdvanceRx.com—a mail service and online pharmacy. This home prescription delivery service can save you time and money. Your Health Fund prescription plan enables you to get a 90-day supply of a prescription for one low copay (\$10 generic, \$20 preferred brand, \$26 all other brands). Plus, you avoid the hassle of standing in line at a drugstore pharmacy every month to get your prescription refilled.

With AdvanceRx.com, you can refill your prescription for another 90-days from the convenience of your home – on the internet, over the phone, or through the mail.

Following are some tips to get you started using this convenient home delivery service. Check out www.AdvanceRx.com for a wealth of health information, tools and resources, too!

For new prescriptions:

1. For long-term medications, ask your doctor to write two prescriptions:

- One for a short-term supply (e.g., 30 days) to be filled immediately at a participating drugstore until your home delivery order arrives.

- One for a long-term supply (e.g., 90 days) with as many as three refills, if appropriate. Make sure your doctor writes your prescription for the exact amount of medication needed. For example, if you're receiving a 90-day supply of medication with instructions to take 1 pill daily, ask the doctor to write the prescription for 90 pills; if you're taking 2 pills daily, ask the doctor to write the prescription for 180 pills, etc.

2. Check your prescription before leaving your doctor's office to make sure that:

- the doctor's name is legible
- the doctor's phone and address are on the prescription
- the exact dosage is indicated
- the exact quantity, with number of refills is indicated
- the full first name and last name of the patient is legible

3. Remember, you can save even more if you and your doctor agree that a generic drug is a good choice for you.

4. Make sure to complete the AdvanceRx.com Order Form for your first order.

5. Mail the order form. Remember to enclose your original prescription and your payment.

6. Allow 10-14 days, from the date you mail your order, for delivery of your medicine.

For refills:

Make sure you always have your medication when you need it. Your prescription label lists the date when you can request a refill. It also lets you know how many refills you have left. Refill prescriptions on the Internet by visiting www.AdvanceRx.com. Have your prescription number, date of birth and credit card information ready.

You can also order refills by phone or through the mail. To use the automated phone service, call the toll-free number on your prescription label and have your prescription number, ZIP code and credit card information ready. Or, mail your refill slip and payment to AdvanceRx.com in the envelope that was included with your previous shipment.

If you have any more questions about your prescription drug coverage, contact your benefit provider.

PENSION KNOWLEDGE TEST ANSWERS

1. (b) Age 52. Effective January 1, 2000, a vested participant can retire as early as 52 years old.
2. (b) 5 Qualified Years. Remember, Qualified Years earned prior to a Permanent Break-In-Service do not count.
3. (b) 68 Health Quarters.
4. (d) Age 60. Your Certified Retiree Health Coverage will start the first of the month after your 60th birthday. For example: If you have retired under the Pension Plan and your date of birth is 7-15-1945, your Certified Health coverage will begin on August 1, 2005.
5. (b) First of the month. Please call the Administrative office if you have not received your monthly payment after 10 business days.
6. (b) False. Once you retire, you will not have the opportunity to earn additional Health Quarters toward Certified Retiree Health Coverage.
7. (b) \$5,000.00.
8. (b) False. Your pension income is taxable. Unless you have made a tax withholding election in writing, our office must withhold at a rate of Married with three exemptions.
9. (d) Authorized third party in writing. A third party authorization form can be obtained from our office or you can simply fax/write us a request.
10. (a) 2 Qualified Years. This requirement includes years prior to any Permanent Break in Service.
11. (b) False. If you retire before age 65, you cannot perform any work for which contributions are required to be made to the plan for the first calendar **month of your retirement. After the first month, you can work and receive your monthly pension benefits.**
12. (a) 65. Any contributions earned after your retirement date and before age 65 will be used in the calculation of your additional benefit at age 65.
13. (b) False.
14. (c) 48.3%
15. (b) False. Any change of address must be done in writing.

DEAR DOROTHY

(continued from page 5)

become available, we will inform you in future issues.

Dear Dorothy:

I just retired a few months ago at age 53 and I am now working in covered employment. My Employer is making contributions to the Plan. When will my retirement benefits be increased to reflect the new contributions made on my behalf?

-Reemployed in Reno

Dear Reemployed:

Since you retired early under the Plan, your benefits will not be increased until the first of the month coinciding with or next following your 65th birthday. At that time, your post retirement benefits will be calculated and added to your retirement benefits. And, you will be able to choose a second retirement payment option for the post retirement piece **only**. The new election applies to all post retirement benefits. Then, every January after that date, we will adjust your benefit to reflect post-age 65 contributions. As long as you continue to earn additional contributions, you will continue to earn additional benefits!

Please feel free to write to Dorothy at the Producer-WGA Pension Plan and the Writers' Guild-Industry Health Fund, 1015 North Hollywood Way, Burbank, CA 91505 with your questions. Your questions may be published anonymously in the next issue of "Let's Talk".

WHO'S MINDING THE CONTRIBUTIONS?
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dence of employment it needs to begin to pursue collection of the missing contributions.

Writers are often under the impression that when they report their earnings to their Guilds' Dues Department, and pay their dues, that this automatically triggers Health Fund coverage. Unfortunately, this is not the case. Because the Guilds and the Trusts are separate independent organizations, the Trusts do not have knowledge of the services writers have performed, except when we receive contributions on your behalf or you tell us that contributions are missing. We rely upon you to review your earnings statements and notify us of any discrepancies. You already receive reports of the contributions made to the Pension Plan. The Health Fund has designed a Health Fund Summary Report to assist you in keeping track of your reported earnings to the Health Fund.

Though employers have the legal responsibility to report contributions on earnings accurately and timely, the Trusts' staff work hard to help them get it right. And, by reviewing your records, you can help us help them and you. If you have any questions regarding these procedures, or about your contributions, please contact the Employer Compliance Department at extension 146.

A HEALTHY STATE OF MIND
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Turn to UBH when you need help with your mental health concerns. A dedicated and experienced professional staff is available 24-7 at UBH. Call 800 788 5614 for support or go to the website at www.ubhprovdirect.com for guidance.

"Whom to call ..."

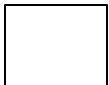
**Plan/Fund
Directory**

<u>Administrator:</u>	<u>Extension</u>
Thomas J. Hendricks	150
<u>Employer Compliance/Collections:</u>	
Betsey Roberts	149
Julie Robertson	147
<u>Health Fund Claims:</u>	
Claims Manager	226
<u>Life Insurance:</u>	
Elizabeth Guiribitey	157
<u>Eligibility, Domestic Partner Coverage & Extended Coverage:</u>	
Paula Cummings	189
<u>Pension Benefits:</u>	
Ana Troub	152
<u>Participant Services/Claims:</u>	
Joan Raschella	141
<u>Pension Checks:</u>	
Lee Stanton	118
<u>Rx Plan & COBRA:</u>	
Ruth Harvey	190

"Where to call ..."

Inside California
(818) 846-1015
Outside California
1 (800) 227-7863



Producer-WGA Pension Plan Writers' Guild-Industry Health Fund 1015 North Hollywood Way Burbank, CA 91505	
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