

LET'S TALK

YOUR WGA
PENSION AND HEALTH

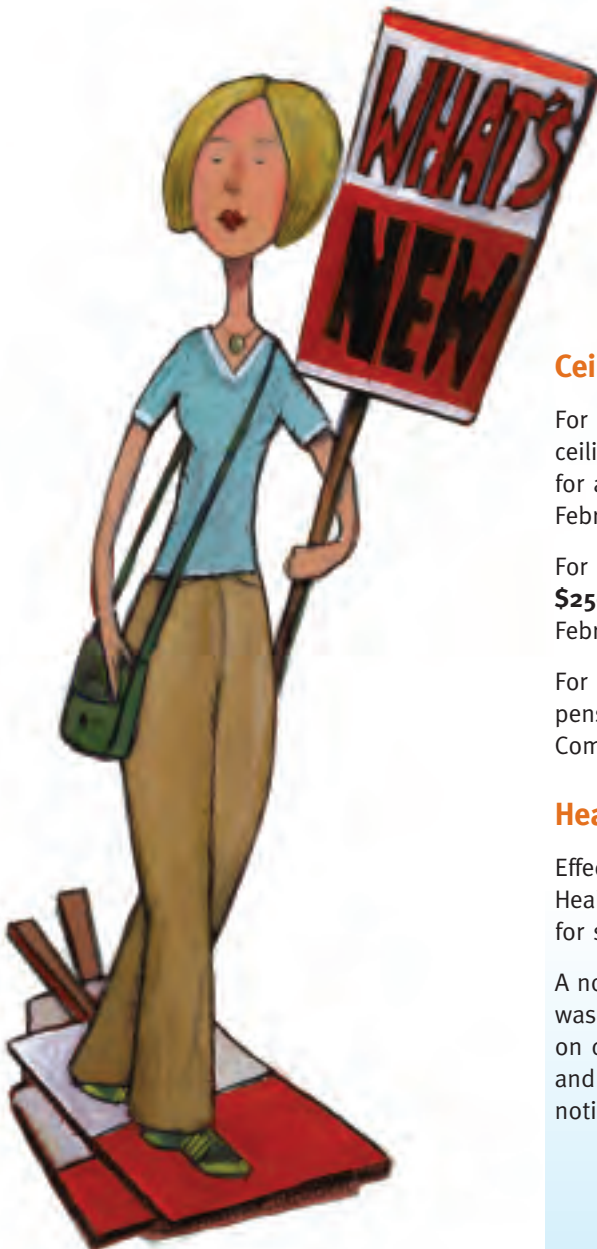
BENEFITS



www.wgaplans.org

Vol. 24 No. 2

Summer 2008



Strike's Over – **WHAT'S NEW?**

The 2008 MBA contains some changes that may affect your health or retirement benefits.

Ceilings

For theatrical motion pictures and long form television (MOW's and mini-series), the ceiling for reportable pension earnings has been increased to **\$225,000 (\$450,000** for a team of three writers) if your writing services contract is dated on or after February 13, 2008.

For long form television, the ceiling for reportable health earnings increased to **\$250,000 (\$500,000** for a team of three writers) for contracts dated on or after February 13, 2008.

For serials covered under Article 13.B.5 of Appendix A, the ceiling for reportable pension and health for a single writer or bona fide team of two writers per Company per calendar year is **\$350,000 (\$700,000** for a team of three writers).

Health Fund Eligibility

Effective April 1, 2008, the minimum of covered (reportable) earnings required for Health Fund eligibility will be **\$31,748** (the one-hour network prime time minimum for story and teleplay) earned within four consecutive calendar quarters.

A notice containing detailed information regarding the special extension provisions was mailed to participants in March. Please refer to this notice for more information on continuing your coverage if you did not earn \$31,748 (\$30,823 through 3/31/08) and your earnings cycle ends 12/31/07, 3/31/08, 6/30/08, 12/31/08 or 3/31/09. The notice is available on our website at www.wgaplans.org.

Is Your Child Going to College?

WHAT ABOUT CONTINUED HEALTH FUND COVERAGE?

Is your dependent, aged 19-23, going to college? Are you wondering how this may affect his or her coverage through the Health Fund? Here are the basics:

Once your child turns 19, you'll need to show proof of his/her full-time attendance at an accredited college or university.

You do this every semester (or quarter) by submitting a Student Certification.

Student Certification must include beginning and end dates of the current semester (month, day and year), and classes must have already begun when the certification is presented.

Once the form is received, eligibility may be extended up to 150 days past the end of the current semester (unless you do not meet the earnings requirement during that time and lose coverage).

If the school does not provide its own form, you can download a Student Certification form from our website, www.wgaplans.org.

You may continue to cover your full-time student until they turn 23 as long as they are not married and remain as your legal dependent.



Did You Know?

The official names for your benefits organizations are as follows:

Writers' Guild-Industry Health Fund (i.e., the Health Fund), and Producer-Writers Guild of America Pension Plan (i.e., the Pension Plan).

Oops! The correct phone number for the Industry Advantage Insurance Services is (888) 558-4247. This organization offers a self-pay option for health coverage, if you don't meet eligibility requirements for coverage under our Health fund. We're sorry for any inconvenience this may have caused you.

If you're reading this, we need to talk.

TALKBACK@WGAPLANS.ORG

Would you prefer to get "Let's Talk" online? Please let us know yes or no. And, if there are topics you'd like to see featured in future issues, let us know that, too!

Email TALKBACK@WGAPLANS.ORG
or call us at (800) 227-7863 Ext. 151.

Your Vacation CHECKLIST

Before jetting off into the sunset, consider your health care needs while away.

RX

Make sure you have enough medication for the trip. If you need a refill in advance or, if you lose your medication while traveling, call the Health Fund and we'll place a vacation override.

Once you do this, you can have it filled by mail or at a local pharmacy.

- **Through Medco by mail.** If you're in a rush, you can ask for overnight delivery and, for a few dollars more, your medications should arrive within 24 hours.
- **At your retail pharmacy.** Keep in mind, you'll be charged a separate co-pay for each 30-day supply.

Medical Care

If you have an emergency, go to the nearest hospital.

If you need non-emergency medical treatment —

- Use network providers, if possible. Go to www.wgaplans.org and you can link to Blue Cross.
- While in Southern California, you can also use one of the six health centers that comprise The Industry Health Network (TIHN). Expenses are covered at 100% with no deductible. All you pay is a \$10 co-pay for an office visit. Find their locations on the back of this newsletter.

Note: If traveling abroad, you'll need to pay for any treatment, and then submit your receipts and medical records (in English) to the Health Fund when you return.

WHAT COMES AFTER

\$31,748?

When you've been paid at least \$31,748 in eligible earnings during four or less consecutive quarters, you and your qualified family members become eligible for health benefits.

These benefits include medical & hospital, dental, vision, RX, mental health and more.

One-quarter Lag

Once you qualify, there is a one-quarter "lag" or "waiting period" before benefits begin. So, if you become eligible during the first quarter (Jan-March), your benefits can begin the first day of the third quarter, i.e., July 1 and last for one full year.

Having an OUT-OF-POCKET Experience?

At the **Motion Picture & Television Fund Health Centers** you won't. In fact, as an eligible WGA health plan participant, you'll have significantly lower out-of-pocket costs than anywhere else. There is no deductible and services are covered at 100% after a \$10 co-pay. The only additional cost for you would be a \$100 co-pay for hospital admission and a \$100 co-pay for surgery. (So, if you're admitted to the hospital and also have surgery, your co-pay is \$200.)

Through the MPTF Health Centers you'll get highly rated doctors, convenient locations with flexible hours, and specialty care provided through a network of more than 500 physicians. Plus, having served the entertainment community exclusively for over 87 years, you'll find the MPTF Health Center staff has a unique understanding of the nature and demands of our industry.

For more information visit www.mptvfund.org, or call **(800) 876-8320** for an appointment.

MOTION PICTURE AND TELEVISION FUND OPENS NEW CENTER IN NORTH VALLEY

The North Valley Health Center is conveniently located in Mission Hills on the campus of Providence Holy Cross Hospital. Services at the Center include doctor visits, lab and x-ray, and an on-site pharmacy.

For more information, please visit www.mptvfund.org or, to schedule an appointment, call (800) 876-8320. All Health Center locations are listed on the back of this newsletter.



WHERE ART THOU?

If your name is on this list, or if you know how to reach someone on this list, please contact the Administrative Office at (800) 227-7863 or (818) 846-1015, ext. 113.

Sheryl Andersen	Rachel Lange
Kim Barker	Jon D. Morgenthau
Lizzie Borden	Concetta Smith
Antoinette Bryant	David Van Ancken
James Juvonen	Anthony Walton

PENSION NEWS

12 Payout Options. THINK IT THROUGH.

When you retire under the Pension Plan, you get to choose from a variety of payment options. You get to pick **ONE OPTION ONLY**. You *cannot make changes on or after your Retirement Date*. So, it's important to choose what's right for you.

A lot of people ask if they can simplify their decision and just take a Lump Sum. The answer is *no*. A Lump Sum is *only* available if the actuarial value of your total retirement benefit is \$5,000 or less.

But, we can try to simplify your decision process by grouping your 12 options into three general types.

1 You get a **monthly pension for life**. When you die, your pension will either **STOP** or go to your Beneficiary for a **LIMITED** period of time (for the remainder of 5 or 10 years) depending on how long you've been retired and which option you had chosen. You can change your Beneficiary as long as your spouse or Qualified Domestic Partner consents.

The payout options of this type include the 5-Year Certain & Life Annuity and 10-Year Certain & Life Annuity.

2 You get a **reduced monthly benefit for life, after which, it goes to someone else for life**. This type of payment option lets another person continue receiving your benefits after you die. This is not the same as a Beneficiary, and it's not for a limited period of 5 or 10 years. This person is your "Joint Annuitant" and, upon your death would receive a pension benefit from our Plan for the rest of his or her lifetime. You select your Joint Annuitant *at the time* you retire under the Plan. You cannot change your Joint Annuitant, on or after your Retirement Date, for *any reason* including divorce.

The *amount* your Joint Annuitant receives could be 100% of your monthly benefit, 75%, 66-2/3% or 50%, depending on the option you choose.

You can also choose to have an additional "pop up" feature, so if your *Joint Annuitant dies first*, your monthly benefit would increase, i.e., "pop up".

The payout options of this type include the Joint & Survivor Annuity (50%, 66-2/3%, 75% and 100%) and Joint & Survivor Annuity with Pop-Up 50%, 66-2/3, 75% and 100%.

3 You get a **larger monthly benefit until Social Security kicks in**. (*Applies only to early retirement and offers no benefits to a Beneficiary or Joint Annuitant.*)

This option, though initially larger, would reduce or terminate when you begin to receive Social Security benefits (at 62 or 65).

The payout options of this type are the Social Security Adjustment Benefit at Age 62 and the Social Security Adjustment Benefit at Age 65.



How to compare your options

You can see how much your benefit would be under each of these options by reviewing your pension statement or using the pension calculator at www.wgaplans.org. You'll need the figures from your pension statement and Social Security estimates.

If you have questions, please call the Administrative Office at (818) 846-1015 or (800) 227-7863.

DEAR DOROTHY



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. Also, Dorothy is now online: e-mail DearDorothy@wgaplans.org. Your questions may be answered in the next issue of "Let's Talk" or published on the website.

Dear Dorothy,

I don't have coverage under the Health Fund. Are there other options for me and my family?

— *Concerned in Connecticut*

Dear Concerned,

If you don't meet eligibility requirements for coverage under our Health Fund and you don't have enough points earned to continue coverage, there are other options available to you. You may qualify for self-pay benefits through —

- The Industry Advantage Insurance Services at (888) 558-4247,
- WritersCare, provided through CIGNA and administered through The Entertainment Industry Group Insurance Trust (TEIGIT) at (323) 782-4567, or
- COBRA, which allows you to extend coverage through the Health Fund for a certain period of time if you lose such coverage.

Dear Dorothy,

I'm a certified retiree. My spouse is covered under the Health Fund. If I die before he does, what happens to his coverage through the Fund?

— *Willa in Washington*

Dear Willa,

Your husband may continue coverage under the Health Fund providing that you were married at least two years before your death. Coverage would end if he ever remarried.

Dear Dorothy,

I'm getting ready to retire under the Plan. If I choose a payment option and later my circumstances change, can I make appropriate changes such as rename my Joint Annuitant?

— *Nervous in New Jersey*

Dear Nervous,

When you retire, you choose your payment option. You can only pick one, and it cannot change on or after your Retirement Date. If you have a Joint Annuitant, you cannot change that person on or after your Retirement Date, even if that person is your spouse and you divorce.

If you choose an option that does not have a Joint Annuitant but does have a Beneficiary (such as a 5-Year Certain & Life Annuity), you can change your Beneficiary after you retire (as long as your spouse or Qualified Domestic Partner, as of your Retirement Date, consents).

FAST FACTS

You receive one Extended Coverage Point for every qualifying year. You may earn a 2nd and 3rd point depending on the amount of your earnings.

You must accumulate at least 10 Extended Coverage Points in order to qualify for the Extended Coverage Program should you lose eligibility.

Before you can receive pension benefits, you must be at least 52 years old and be vested in the Plan.

Call the Administrative Office at least two months ahead of your desired Retirement Date to request your personalized application.

Once you select your payout option and retire, you cannot change that option for any reason.

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

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**PRODUCER-WRITERS GUILD OF AMERICA PENSION PLAN
 WRITERS' GUILD-INDUSTRY HEALTH FUND**

IMPORTANT NUMBERS AND WEBSITES

FOR QUESTIONS ABOUT . . .	CONTACT . . .	BY CALLING . . .	OR LOG ON TO . . .
Eligibility, Claims, General Health and Pension Benefits, Life and AD&D Insurance	Administrative Office	(818) 846-1015 (800) 227-7863	www.wgaplans.org
BlueCross PPO (BlueCard®)	Blue Cross	(800) 810-BLUE (2583)	www.wgaplans.org
Prescription Drug Benefits	MEDCO	(800) 987-6551	www.medco.com
Mental Health and Substance Abuse Benefits	PBHI	(888) 301-0056	www.PBHI.com
The Industry Health Network	TIHN	(800) 876-8320	www.mptvfund.org
DPO Dental Plan	Delta Preferred	(800) 765-6003	www.deltadentalca.org
DeltaCare Dental HMO	DeltaCare PMI	(800) 422-4234	www.deltadentalca.org/pmi

TIHN HEALTH CENTER LOCATIONS

Bob Hope Health Center , centrally located in Mid-Wilshire	(323) 634-3850
Westside Health Center , in West LA and near Santa Monica	(310) 996-9355
Jack H. Skirball Health Center , in the San Fernando Valley (Woodland Hills)	(818) 876-1050
North Valley Health Center , in the North San Fernando Valley	(818) 876-4770
Toluca Lake Health Center , in Burbank's media district	(818) 556-2700
Santa Clarita Health Center , in nearby Valencia	(661) 284-3100