

LET'S TALK

YOUR WGA PENSION AND HEALTH



HEALTH NEWS

PENSION NEWS

DEAR DOROTHY
YOU ASK. SHE ANSWERS

IMPORTANT NUMBERS
AND WEBSITES

www.wgaplans.org

Vol. 22 No. 2 Summer 07

Wellness Benefit: How It Works

If you're covered under the PPO or Open Access Plan, there's no excuse not to use your Wellness Benefit. It's easy, flexible, and covers eligible charges at 100% with no deductible. And the best part — it helps you and your family stay well.

How It Works

Every calendar year, you get a \$500 per person (up to \$1500 per family) benefit to cover routine physicals, tests and other preventive care.

There are no special claim forms or procedures. Your providers submit the claim, and we take care of the rest. Here's what applies toward your Wellness Benefit:

- Routine physical examinations
- Well child care for children age seven and older
- Flu shots, vaccinations and immunizations
- Routine mammogram screening
- Smoking cessation programs
- Weight-loss programs if the program includes treatment for a specific disease diagnosed by a physician*
- Nutritional counseling if the program includes treatment for a specific disease diagnosed by a physician
- Genetic testing
- Lifestyle Classes through MPTV in the LA area and the Actor's Fund in NYC

As with all fund benefits, a licensed practitioner must perform wellness services. If you want to know if a service or treatment is covered under the Wellness Benefit before you go to a provider, contact the Administrative Office.

** (Weight-loss programs that require attendance, such as Weight Watchers, will be reimbursed only after services are rendered. Proof of attendance is required when you submit your claim.)*

CHILDREN UNDER AGE 7: Wellness visits and their related charges for children under age seven are considered eligible expenses under the Plan's benefits rather than under the Wellness Benefit.

And now for the Million Dollar Question ...
"Why don't YOU use your Wellness Benefit?"

"Abh, I'm too busy? I'm too confused? Abh... I don't know."



HEALTH & PENSION NEWS

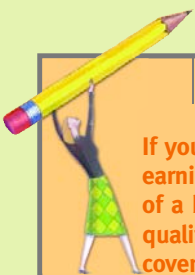
FINDING A PROVIDER...

*Easy as
1, 2, 3*

You want to use a network provider for savings and convenience but don't know where to look? Just follow these steps —

- 1** At the Health Fund website www.wgaplans.org, CLICK on "Find Participating Provider."
- 2** Next, CLICK on the appropriate plan.
- 3** You'll be directed to the appropriate website where you can find all providers in your area.

BONUS! To help you find a provider in the PHCS network, you can request a complete, customized electronic directory. When you're directed to the PHCS website (see 3 steps above) just follow the steps to have your personalized directory e-mailed to you. You'll need to download the file within 72 hours.



Did You Know?

If you earned at least \$250,000 during your last earnings cycle (as an individual writer or as part of a bona fide two-party writing team) you may qualify for an additional year of Health Fund coverage.

DO YOU HAVE COMMENTS, IDEAS OR QUESTIONS FOR LET'S TALK?
WRITE TO US AT: TALKBACK@WGAPLANS.ORG

MOTION PICTURE AND TELEVISION FUND

Taking Care of Our Own

Need emergency financial assistance, counseling, outreach and wellness programs, confidential help and referral to community resources for substance abuse and physical abuse, AIDS, and other issues? Call **MPTF's Charitable Services** at (323) 634-3888.

Need help accessing services for elderly family and friends in need? Call **MPTF's Elder Connection** at (323) 634-3866.

MATCH THE NUMBERS

A) Current Covered Compensation dollar amount to earn a Pension Qualified Year	2
B) Number of Qualified Years needed to Vest	5,000
C) Number of Qualified Years to be eligible for a Pre-Retirement Death Benefit	68
D) Percent of contributions returned in payment of Normal Death Benefit	100
E) Number of Earned Eligibility Quarters needed for Certified Retiree Health Fund Coverage	5

Answers: A-5,000; B-5; C-2; D-100; E-68.



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 (818) 846-1015, ext. 113.

Don't Let Your Summer Vacation PUT A CRIMP IN YOUR MEDICAL BENEFITS

Before you travel, check this out!

- ☀ Pay your current Dependent Premiums.
- ☀ Make sure full-time student certifications for dependents 19-23 are current.
- ☀ Call Medco (800) 987-6551 for advance refills or if you lose medication while traveling (*courtesy overrides may be granted*).
- ☀ If you live in California and are enrolled in the PPO plan, when you travel to another state and need medical treatment, contact PHCS Healthy Directions (800) 258-9983.
- ☀ If traveling out of the country, you must pay the provider fees at the time of service. For any major procedures, obtain any applicable medical records and save your receipts. When you return home, submit them with an itemized bill to the Health Fund (in English) along with information regarding the services rendered. Provide a statement with US currency and currency exchange rate at the time of payment.



Did You Know?

Your Pension Plan does not allow you to borrow against your pension. Nor does it allow you to "cash out." Benefits are payable only when you retire (and meet the age and service requirements for a pension) or upon your death.

Did You Know?

To become eligible for benefits provided by the Health Fund, you must have accumulated and reported to the Fund (by your signatory employer) covered earnings of at least \$30,823 during a period of four or fewer consecutive calendar quarters.

Alejandro Agresti
Alexandre Aja
Brent Askari
Steve Baratourian
Paul S. Beatty
Joseph Castelo
Henry Robert Caswell
Stephen Chow
Jim Clemente
Helen Crawley
Jason Dolan

Joshua Ferris
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Joe Loteuflio
Carl Lund
David McNally
Morris Panych

Timothy Prager
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Russell Smith
Gerry E. Swallow
Philip T. Traill
John Travis

PENSION PAYMENT VERIFICATION 2008

Are you ready?

In the year 2008, the Producer-Writers Guild of America Pension Plan will be mailing out the Pension Payment Verification (“PPV”) forms to those of you receiving pensions. For those of you new to the process, it is the Plan’s fiduciary responsibility to ensure that you, the retiree or beneficiary, receive the benefits to which you are entitled.

Every *retiree* or *beneficiary* receiving a monthly benefit from the Plan must complete a PPV form. All you have to do is sign the form in front of a notary public. Or, if you’re in Los Angeles, a Plan Representative at the Administrative Office may witness the form. Any team member in the Pension Benefits Department may witness your signature as long as you come to the Administrative Office with a valid unexpired government-issued photo ID, such as a driver’s license or a passport.

The notarized or witnessed signature is required as a deterrent to fraud. We use your notarized signature on the PPV form to help us verify your signature on any requests made by you, therefore, it protects not only you, but also the Plan from becoming victims of fraudulent activity.

Exceptions

- Aside from a notary public or Plan Representative, a signature guarantee from your financial institution is also acceptable.
- If you have legally designated a representative to execute retirement transactions on your behalf, your duly authorized representative must provide his/her notarized or witnessed signature on the PPV form.
- If you’re unable to do this for medical reasons, the Plan will accept a certification to that effect from a physician who is legally authorized to practice medicine.

We only require the completion of the Pension Payment Verification form once every two years. This form is simple and fast to fill out. Remember to complete the PPV form in 2008 and return it as soon as you receive it. That way, your pension payments will not be interrupted.

TIME IS ON YOUR SIDE...*Really!*

Among the many changes made by the Pension Plan Act of 2006, here is one you’ll like:

As of January 1, 2007, you have up to 180 days prior to the date you wish to retire to request and complete the application. This new rule will also affect beneficiaries who are completing survivor applications.

Example: It’s early in the year and Wilma Writer thinks she’ll be ready to retire on December 1st. She wants to be sure she receives her application in plenty of time to think everything over and complete the forms, yet she

knows she must return it by the deadline of October 31st. Ms. Writer will now be able to request her application as early as June 4th, which will give her much more time to get it together!

Remember, a completed retirement application must be on file in the Administrative Office for at least 30 days prior to the requested retirement date. Provided you meet all the eligibility requirements, available retirement dates are the 1st of each month throughout the year.

*DON'T FORGET PPV...
gotta keep those checks coming.*





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,
My child has been permanently disabled since she was 12 and has been covered as my dependent under the Health Fund. She is turning 19 in a few months. Does her coverage stop or what?*

— Concerned in Connecticut

Dear Concerned,

Based on the information provided, your daughter's coverage should continue when she turns 19. But, just to be sure, review these general rules.

- Your daughter must be **incapable** of self-sustaining employment because of mental retardation or a physical handicap.
- Her condition must have existed while she was covered by the Plan as your dependent **before** she turned 19 (or before age 23 if she was a full-time student and dependent on you for support).
- You must maintain your coverage under the Health Fund in order for her to be covered as your dependent. (Claims are paid according to your specific plan coverage.)
- A statement from your daughter's physician must be on file with the Administrative Office. Forms can be downloaded from our website www.wgaplans.org. We may routinely ask for proof of continuing incapacity at times during your daughter's coverage.
- If you lose coverage, you and your eligible dependents will be offered COBRA. Should you regain earned coverage, your eligible dependents' coverage would also resume.

Dear Dorothy,

I earn \$10,000 per week on my television show but only \$5,006 is being reported as eligible for contributions. What's the deal?

— Working in Woodland Hills

Dear Working in Woodland Hills,

There is a section in the MBA called Article 14. It covers television writers employed in additional capacities. If you're a writer/executive producer, producer, or associate producer, part of your weekly duties may include rewriting the work of other writers. The bargaining parties established a weekly fixed reportable amount for such services. If you had term employment of 20 weeks or more, the weekly reportable rate for the period 11/1/05-10/31/06 was \$5,006. Effective 11/1/06 that amount increased to \$5,156. Please see the chart below for all the reportable amounts effective during the 2004 MBA.

RATE PER WEEK	11/1/04-10/31/05	11/1/05-10/31/06	11/1/06-10/31/07
Week-to-week & term employment up to and including 9 weeks	\$6,484	\$6,679	\$6,879
Term employment 10 weeks through 19 weeks	\$5,404	\$5,566	\$5,733
Term employment 20 weeks or more	\$4,860	\$5,006	\$5,156

FAST FACTS

HEALTH

You can use your bank's online banking service to pay for your Health Fund premiums and tax payments. Contact your bank for their online services.

You must submit full-time student certifications for dependents (age 19-23) after each semester begins to keep their benefits current.

PENSION

Our Pension Plan is a "defined benefit plan." This means you do not have an individual account from which you draw retirement money, as with a 401(k). With our Plan, your monthly pension benefit is based on a formula tied to contributions received.

The Plan cannot accept rollovers from other plans. However, under certain circumstances, you may be able to rollover benefits from this Plan to a traditional IRA or qualified retirement plan.

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
Regular and Low Option Plan Inside CA Outside CA	Blue Cross PHCS	(800) 888-4825 (800) 258-9983	www.bluecrossa.com www.phcs.com
Open Access Plan	PHCS	(800) 258-9983	www.phcs.com
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
Woodland Hills Health Center , in the San Fernando Valley			(818) 876-1050
Toluca Lake Health Center , in Burbank's media district			(818) 556-2700
Santa Clarita Health Center , in nearby Valencia			(661) 284-3100