

LET'S TALK

YOUR WGA PENSION AND HEALTH

BENEFITS



WHAT'S INSIDE

2 WHAT'S YOUR NUMBER?

Protecting Your Privacy

ELDER CONNECTION

Find Vital Services for Seniors

QUALIFIED DOMESTIC PARTNER

Who Qualifies?

2 HEALTH NEWS

CERTIFIED RETIREE HEALTH FUND COVERAGE

How You Qualify

THE MOST YOU'LL PAY

It's Called Out-of-Pocket
Maximum

3 ARE YOU MARRIED TO YOUR WRITING PARTNER?

Important Facts on Eligibility

PENSION NEWS

WHO'S WHO?

Beneficiary &
Joint Annuitant

YOUR PENSION BENEFIT

Figure It Out

4 COMPARISON CHART

Check Out Your Pension
Options

5 DEAR DOROTHY

You Ask. She Answers.

FAST FACTS

6 IMPORTANT NUMBERS AND WEBSITES



www.wgaplans.org

Vol. 19 No. 2 Summer 2005

New and Improved **ANNUAL PENSION STATEMENT!**

It's all about you!

Check out your 2004 Annual Pension Plan Statement and you'll see new, personalized features — features that will help you better understand your benefits and your options.

Qualified for a pension? Not only does your Statement show the benefit you'll receive under each of the Plan's retirement options, we show it for several different Retirement Dates. **Married? Have a Qualified Domestic Partner?** We forecast your spouse/partner options, too.

Why do you need to know all of your options? Because once you elect one, that's it. Fade Out. Finito. No do-overs. So you need to choose wisely. And it's not as simple as red pill/blue pill. When do you want to retire? How much do you need? What other income do you have? What survivor benefit do you want for your spouse/partner? What benefit do you want for yourself, if you're the survivor? All these questions and more need to be part of the calculus of that irrevocable decision.

To help you start thinking about your options, we've included a "pension option chart" in this issue. We've made it simple. But if you want to get jiggy with it, there's an interactive version at www.wgaplans.org. Click on the Pension Estimator and away you go.

Call our Administrative Office at (818) 846-1015 if you have questions or need to update or correct information on your Statement. It's your money. Make sure it works for you.

Daryl G. Nickens
Trustee,
Chair — Communications Committee



WHAT'S YOUR NUMBER?

When you call our office, we'll ask for your ID number. This is not your Social Security number but rather a *Unique Identifier* assigned just to you. We do this to help prevent identity fraud and to protect your privacy.

You'll find your *Unique Identifier* on your medical ID card and/or your monthly pension check or Electronic Funds Deposit Advice.

Of course, if you *prefer* to give us your SS# when you call, you may do so, but that's entirely up to you. We won't ask you for it.



ELDER CONNECTION

A Valuable Free Service from the Motion Picture and Television Fund

Are you concerned about an aging family member or friend? Do you need help assessing care needs, securing financial assistance, and getting supportive counseling and other vital services for seniors?

Call the **Elder Connection** at **(323) 634-3866**.

It's a free service of the Motion Picture & Television Fund. In person or over the phone, the MPTF Social Workers can help you or your loved one address the special needs of aging and direct you to a wealth of resources.



WHO QUALIFIES AS A DOMESTIC PARTNER?

A Qualified Domestic Partner is a person of the same sex with whom you have had a committed relationship similar to a marriage for at least six months.

You must file a completed Affidavit of Domestic Partnership, along with supporting documents, with the Administrative Office in order for your same sex domestic partner to be a Qualified Domestic Partner. You can indicate on the Affidavit if you would like your partner to be covered under the Health Fund only, the Pension Plan only, or both the Health Fund and Pension Plan.

DO YOU HAVE COMMENTS, IDEAS OR QUESTIONS FOR LET'S TALK?

WRITE TO US AT: TALKBACK@WGAPLANS.ORG

CERTIFIED *Retiree* HEALTH FUND COVERAGE

Sounds good, but how do I qualify?

Who's Eligible?

To be a **Certified Retiree**, you must meet **all** of the following criteria:

- Be at least 60 years old; **and**
- Be retired under the Producer-Writers Guild of America Pension Plan; **and**
- Have accumulated at least 68 quarters of earned eligibility under the Writers' Guild-Industry Health Fund **before** retirement under the Pension Plan.

(NOTE: Employment criteria may vary depending on when you retire. Refer to your Summary Plan Description for details or call the Plan Offices.)

What About Dependent Coverage?

As a Certified Retiree, **you're required** to pay a premium for dependent coverage if you're:

- On active coverage; or
- Between the ages of 60 and 65.

You're not required to pay a premium for dependent coverage, if you're:

- Not eligible for active coverage under the Fund; and
- Age 65 or older.

What Do I Get?

Generally, if you're a Certified Retiree, your coverage includes the same benefits provided to active participants, including the option to select any plan for which you're eligible.

However, depending on when you retire, your benefits may not be the same as current active participants, so be sure to refer to the Summary of Benefits for details or call the Plan Offices.



The Most You'll Pay

Your **out-of-pocket maximum** — which is the most you'll personally have to pay in any calendar year for eligible health care expenses — **does not** include expenses related to:

- mental health or substance abuse treatment;
- wellness care;
- prescription drugs; or
- any charges beyond reasonable and customary.

PENSION NEWS

ARE YOU *Married* TO YOUR WRITING PARTNER?

DID ONE OR BOTH OF YOU LOSE HEALTH FUND COVERAGE BECAUSE YOU SPLIT YOUR EARNINGS 50/50 AND NEITHER OF YOU EARNED THE MINIMUM REQUIRED FOR ELIGIBILITY? THERE MAY BE A WAY TO AVOID THAT PROBLEM.

It's true that all writers *must qualify* for Health Fund coverage based on their individual earnings, regardless of the fact that they're a part of a writing team (even a married writing team). But it's also true that writing teams do not have to split their money equally.

According to the minimum basic agreement, the team as a unit may receive the applicable minimum compensation, and generally that minimum must be split 50/50. The WGAw Board of Directors has authorized an unequal split, such as 70/30 or 60/40, in unusual circumstances for husband and wife teams who request a waiver in advance of employment, which may assist the husband and wife team's household in attaining health fund eligibility. The Company should be made aware of the waiver prior to the first payment. The pension and health contributions will be split according to that same formula.

Please note that you and your spouse/partner must make your own decision about what is best for you, and the Fund's staff cannot advise you on how to structure your writing agreement to qualify for Health Fund coverage. Please contact your Guild representative for more information.



"She gets 70% and I get 30%. Hmm, so less is more!"



WHO IS A *Beneficiary*?

A Beneficiary is the person or persons you last designated on the Designation of Beneficiary Form. Therefore, *you* are not the Beneficiary. *You* are the Participant. Your Beneficiary receives any applicable death benefits.

NOTE: If you have a legal spouse or Qualified Domestic Partner, you must get this person's written consent before naming someone else as your Beneficiary.

WHO IS A *Joint Annuitant*?

Some of your pension options let you choose a special someone to get your pension after you die. This person is called your Joint Annuitant and would also be considered your Beneficiary. Your Joint Annuitant would get all (or a portion) of your monthly benefit for his or her lifetime.

You select a Joint Annuitant when you retire. But remember — once you claim a person as your Joint Annuitant, you cannot undo it...ever! **Also**, if you're married or have a Qualified Domestic Partner and want to name *someone else* as your Joint Annuitant, you must have your spouse's or Qualified Domestic Partner's written consent.



To Figure Your Annual Benefit at Normal Retirement Age (65):

Multiply 48.3% (**that's 0.483**) by your Total Contributions (*subject to IRS limits*).

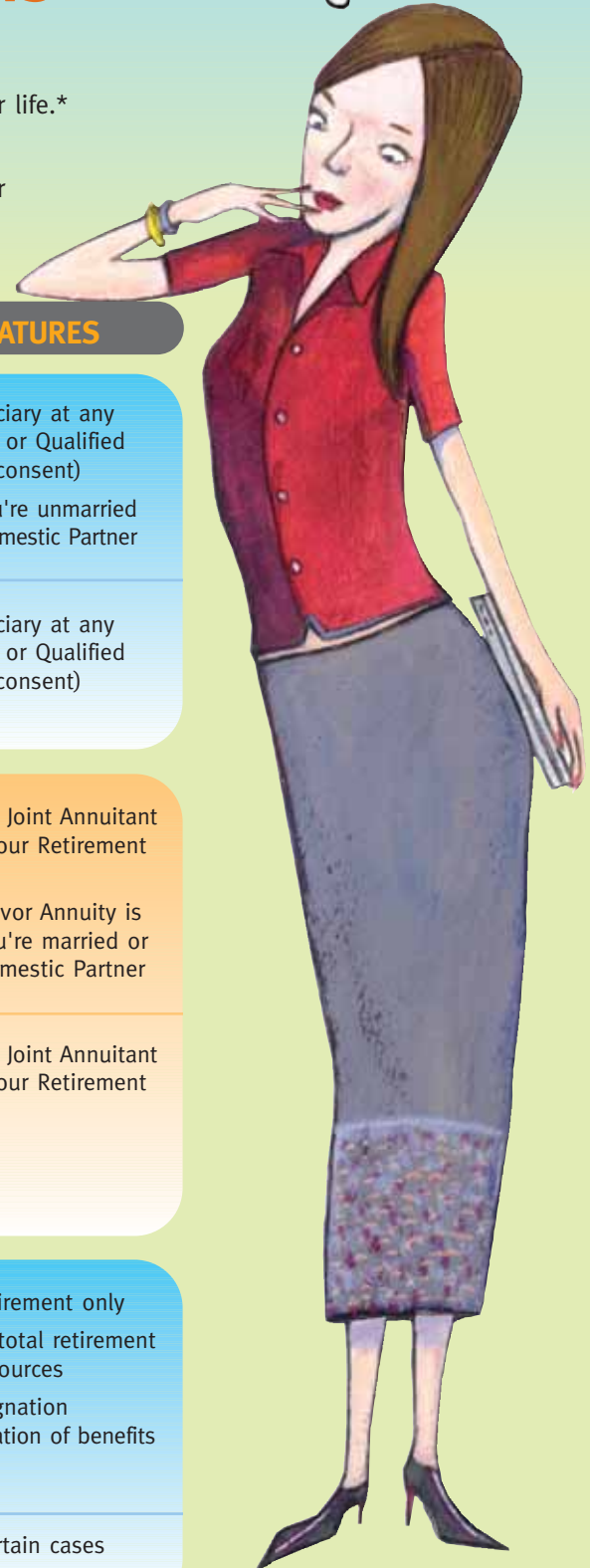
Note that 48.3% is the current Annual Benefit Multiplier and is subject to change. And remember, you must be vested to get a benefit!

When will I retire?
 How much money will I need?
 What about my husband?
 Will I live to be 100?

YOUR PENSION BENEFIT OPTIONS

REMEMBER THE BASICS

- ➔ Each option provides you with a **MONTHLY PENSION BENEFIT** (i.e., annuity) for life.*
- ➔ Only **ONE** option can be selected.
- ➔ You **CANNOT CHANGE** your option once your benefits begin. Not even death or divorce can change your option.
 (*Exception: See Social Security Adjustment Benefit Option below.)



OPTIONS	WHAT YOU GET	IMPORTANT FEATURES
5-YEAR CERTAIN & LIFE ANNUITY	<ul style="list-style-type: none"> Monthly pension check for life If you die before 60 monthly payments are made, your Beneficiary receives the remaining monthly payments until a total of 60 have been made 	<ul style="list-style-type: none"> Change your Beneficiary at any time (with spouse's or Qualified Domestic Partner's consent) Default option if you're unmarried with no Qualified Domestic Partner
10-YEAR CERTAIN & LIFE ANNUITY	<ul style="list-style-type: none"> Just like the option above except you get a little less each month, and it's guaranteed for 10 years instead of 5 	<ul style="list-style-type: none"> Change your Beneficiary at any time (with spouse's or Qualified Domestic Partner's consent)
JOINT & SURVIVOR ANNUITY <ul style="list-style-type: none"> 50%, 66-2/3% OR 100% 	<ul style="list-style-type: none"> <i>Reduced</i> monthly pension benefit for life When you die your Joint Annuitant receives 50%, 66-2/3%, or 100% of that monthly benefit for life 	<ul style="list-style-type: none"> Cannot change your Joint Annuitant (Beneficiary) after your Retirement Date 50% Joint and Survivor Annuity is default option if you're married or have a Qualified Domestic Partner
JOINT & SURVIVOR ANNUITY WITH POP-UP <ul style="list-style-type: none"> 50%, 66-2/3% or 100% 	<ul style="list-style-type: none"> Just like the option above except that if your Joint Annuitant dies first, your monthly benefit pops up (i.e., increases) to the amount payable under the 5-Year Certain & Life Annuity Option (but without the 5-year guarantee) 	<ul style="list-style-type: none"> Cannot change your Joint Annuitant (Beneficiary) after your Retirement Date
SOCIAL SECURITY ADJUSTMENT BENEFIT	<ul style="list-style-type: none"> At first, you'll receive a larger monthly pension benefit than you'd otherwise be entitled to receive from the Plan Then, when your Social Security benefits begin (age 62 or 65), your pension benefit is reduced or terminated accordingly 	<ul style="list-style-type: none"> Applies to Early Retirement only Provides a uniform total retirement income from both sources No Beneficiary designation allowed; no continuation of benefits after your death
LUMP SUM	<ul style="list-style-type: none"> Available only if actuarial value of your total retirement benefit is \$5,000 or less 	<ul style="list-style-type: none"> Available only in certain cases

Note: If you're married or have a Qualified Domestic Partner and DO NOT select any of the Joint & Survivor Annuity options with this person as the Joint Annuitant, **you must** have your spouse's or Qualified Domestic Partner's written consent.



DEAR DOROTHY

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 Dorothy at DearDorothy@wgaplans.org. Your questions may be answered in the next issue of "Let's Talk" or published on the website.

Dear Dorothy,
I'm retired under the Pension Plan and completed the 2004 Pension Payment Verification Form process. Will I have to complete that form again in the future?

— *Annoyed in Anaheim*

Dear Annoyed,

Yes. You'll be mailed a Pension Payment Verification Form from the Administrative Office in 2006 for your completion and every other year thereafter. This verification is part of the Plan's fiduciary responsibility to ensure that you receive the benefits that you're entitled to. Also, this form helps the Plan to uphold and protect the confidentiality of your records.

Dear Dorothy,
I filed a claim for a doctor's visit. I'm sure the treatment I had was covered under the Health Fund, but when I got the explanation for that claim, it said some of the bill wasn't covered because it wasn't "reasonable and customary?" Can you explain?

— *Mixed Up in Malibu*

Dear Mixed Up,

It's often called R & C, and it's the reasonable and customary cost based on what 80% of providers in your geographic area charge for similar services or supplies. R&C only applies to non-network providers. If your doctor charges more than what's considered reasonable and customary, it's not covered by the Health Fund. You'll have to pay the extra cost, and it **will not** apply toward your annual deductible or out-of-pocket maximum.

One advantage of using a doctor in one of our networks is that in-network rates are pre-negotiated and preferred, and you're not responsible for the amount in excess of the contracted rate.

If you have questions about what's considered reasonable and customary, check with the Administrative Office **before** you incur the expenses.

Dear Dorothy,

I recently requested a September 1, 2005 Retirement Application from the Pension Plan and this nice lady kept stressing the importance of returning my application on time. Is this really that important?

— *Lackadaisical in Loveland*

Dear Lackadaisical,

Yes. It's very important for you to return your Retirement Application on time. The amounts that are quoted to you in the application are for that month. In your case, that would be September 2005. Additionally, the Pension Plan requires all applications to remain in house for at least 30 days prior to your Retirement Date.

If you return the application after the deadline, you run the risk of missing your proposed Retirement Date, not to mention the possibility of having to start the whole process over again by completing a new application. So, for your convenience, please return your completed application to the Administrative Office by the required date.

FAST FACTS

HEALTH

Any portion of your calendar-year deductible satisfied during the last quarter of the calendar year (Oct-Dec) will be carried over and applied to the next calendar-year deductible.

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

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.

If you're covered by the Health Fund and need help with a mental health, substance abuse or personal issue, call (888) 301-0056. Pacific Behavioral Health has a specialist available 24-7.

PENSION

All monthly benefits are paid on the **first** of the month.

You can still work and receive pension benefits at the same time, **but** if you retire **before** age 65, you cannot work during the first month following your Retirement Date.

Effective 1-1-98, a **Break In Service** no longer means you forfeit Qualified Years or contributions. It may, however, delay your normal Retirement Date, if you are not otherwise vested.

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	(800) 888-4825 (800) 258-9983	www.bluecrossa.com www.phcs.com
Open Access Plan	Nationwide	(800) 258-9983	www.phcs.com
Prescription Drug Benefits	Nationwide	(800) 987-6551	www.medco.com
Mental Health and Substance Abuse Benefits	Nationwide	(888) 301-0056	www.PBHI.com
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 Find one near you			
Bob Hope Health Center, in the heart of Hollywood			(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