



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

Volume 16 Summer 2002 Number 3

FIFTY-TWO SKIDOO: LOWER EARLY RETIREMENT AGE HIGHLIGHTS PENSION PLAN CHANGES

At its March 2002 meeting, the Board of Directors of the Producer-Writers Guild of America Pension Plan approved substantial improvements in the Pension Plan benefits, including lowering the Early Retirement Age to age 52. Your response to the Administrative Office indicates this improvement to be an especially welcome change to the Plan.

Early Retirement Age Lowered To Age 52

The early retirement age is lowered to age 52. If you are a vested Participant in the Plan, you may retire and receive a monthly pension benefit as early as the first of the month coinciding with or following your 52nd birthday.

As has always been the case for Early Retirement, should you choose this option, your retirement benefits will

be reduced and remain reduced for as long you receive benefits. The early retirement reduction factor for retirement between ages 63 and 55 will continue to be 1/3 of 1% for each month (4% per year) a Participant retires younger than age 63 to age 55. Thereafter, an additional reduction of 1/2 of 1% for each month (6% per year) for each year a Participant is younger than age 55 will be assessed. For example, if you retire at age 55, your early retirement benefit will be 68% of your Normal Retirement Benefit ("NRB"). At age 52, your early retirement benefit will be 50% of your Normal Retirement Benefit ("NRB"). If a Participant has any benefits frozen due to Internal Revenue Code Section 401(a)(17) compensation limits, the frozen portion will continue to be reduced by 1/2 of 1% for each month he/she is younger than 65.

Annual Benefit Multiplier Increased

The annual benefit multiplier used to determine your Normal Retirement Benefit ("NRB") was increased from 47.20% to 48.30%. For example, if you have accumulated a total of \$50,000 in Employer contributions during your career as a writer, your annual NRB would be \$24,150 (\$50,000 x 48.3%) translating to a monthly retirement benefit at age 65 of \$2,012.50 (\$24,150 per year / 12 months) under the Five-Year Certain & Life Annuity Option.

The increase to 48.30% will be applied to all benefits retroactive to January 1, 2000. Current retirees will receive a retroactive payment to reflect the increase for payments made since January 1, 2000. Retirees and beneficiaries in pay status should see a boost in their monthly pension and the retroactive payment in June 2002 or later.

For Participants who accumulate more than 20 Qualified Years but die prior to retirement, the pre-retirement death benefit payable (return of Employer contributions) to their beneficiary will be increased by

(continued on page 2)

<i>What's Inside.</i>	<i>Page</i>
<i>Pension Check Gets Makover!</i>	<i>2</i>
<i>Save A Tree: Use Electronic Claim Transmissions</i>	<i>2</i>
<i>Going Up! Increase in Minimums Trigger Increase in Eligibility Amount</i>	<i>3</i>
<i>Death Benefits: Who Gets What or Let the Fights Begin! ...</i>	<i>3</i>
<i>It's All in Your Cards: Beneficiaries and Death Benefits under the PWGA Pension Plan</i>	<i>4</i>
<i>Dear Dorothy</i>	<i>5</i>
<i>Keep Smiling</i>	<i>5</i>
<i>More Drugs for less: AdvancesRX.com Prescription Mail Order</i>	<i>6</i>

Pension Check Gets Makeover!

Beginning with your July 1, 2002 payment, your pension check will have a new look. Laser printing will make it easier to read. But that's not all: your check and other information will be extended to a full sheet of letter size paper and your pension check will still be perforated for easy separation. These improvements aren't just snazzy for snazzy's

sake: they will help us to decrease administrative costs.

As a reminder, please give your pension check 10 business days after the first of the month to arrive. For a speedier process, you could sign up for the Electronic Funds Transfer service, by contacting the Pension Department at extension 156.

28.30% (instead of 27.20%) for each Qualified Year in excess of twenty, up to a maximum of an additional 141.5% (instead of 136%).

13th Check for Retirees and Beneficiaries in Pay Status as of December 1, 2000

A one-time 13th check will be paid to retirees or beneficiaries who were entitled to a retirement benefit or death benefit (except lump sum payments) on or before December 1, 2000. The amount of this 13th check will be what the retiree or beneficiary was entitled to receive on December 1, 2000. Eligible retirees and beneficiaries can start looking for this additional check in July 2002 or later. Remember, you will only receive this additional check if you were in pay status as of December 1, 2000.

Pension Plan Extends Benefits To Same Sex Domestic Partners

Effective July 1, 2002, Same Sex Domestic Partners will be generally treated as a spouse if (and only if) an Affidavit of Domestic Partnership is submitted to the Pension Plan Administrative Office. Affidavit of Domestic Partnership forms will be available July 1, 2002. Same Sex

Domestic Partners for whom the Administrative Office has an Affidavit of Domestic Partnership are "Qualified Domestic Partners." If you have a Qualified Domestic Partner when you retire under the Pension Plan, your retirement benefits will automatically be paid in the form of a Qualified Joint & 50% Survivor Annuity unless your Qualified Domestic Partner consents to another form of benefit and the consent is notarized or witnessed by a Plan representative.

In addition, if a Participant dies prior to retiring, the surviving Qualified Domestic Partner will be entitled to the Surviving Spouse Benefit if both of the following conditions are met. (Similar conditions apply to a surviving spouse of a married Participant.)

- The Participant was vested at the time of death.
- The Participant was survived by a Qualified Domestic Partner and an Affidavit of Domestic Partnership with such partner was on file with the Pension Plan at least one year prior to death.

The Surviving Spouse Benefit amount is equal to the survivor portion of the Qualified Joint & 50% Survivor Annuity. Alternatively, the surviving Qualified Domestic Partner may receive a lump sum benefit as long as

SAVE A TREE: USE ELECTRONIC CLAIM TRANSMISSIONS

Filing your Health Fund claim is now easier than ever

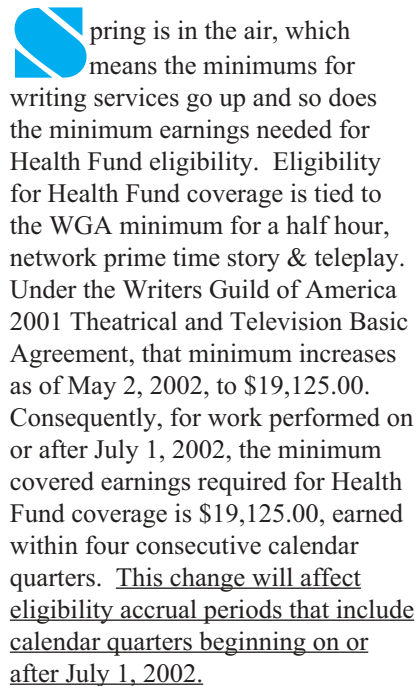
with our new electronic claims processing. And it's simple to use. Just have your doctor's office call the Health Fund at (818) 846-1015, extension 187. We will tell your provider how to submit claims through our paperless claims environment. Or if they are already familiar with the process, just tell your provider (or the provider's business practice manager) that our electronic claim submitter number is 23710. When claims are sent electronically, we receive them immediately, reducing the time between when an expense is incurred and when the Health Fund receives the claim. Look for future articles in Let's Talk to keep you informed on HIPAA compliance, Federal privacy regulations and electronic claims.

the Surviving Spouse Benefit is waived.

Please note that a Qualified Domestic Partner cannot receive part of a Participant's benefits pursuant to a divorce decree.

If you have any questions regarding the benefit improvements or would like to request an Affidavit of Domestic Partnership on or after July 1, 2002, please contact the Administrative Office at extension 153.

GOING UP! INCREASE IN MINIMUMS TRIGGER INCREASE IN ELIGIBILITY AMOUNT

 Spring is in the air, which means the minimums for writing services go up and so does the minimum earnings needed for Health Fund eligibility. Eligibility for Health Fund coverage is tied to the WGA minimum for a half hour, network prime time story & teleplay. Under the Writers Guild of America 2001 Theatrical and Television Basic Agreement, that minimum increases as of May 2, 2002, to \$19,125.00. Consequently, for work performed on or after July 1, 2002, the minimum covered earnings required for Health Fund coverage is \$19,125.00, earned within four consecutive calendar quarters. This change will affect eligibility accrual periods that include calendar quarters beginning on or after July 1, 2002.

Note: Writers of thirteen (13) breakdowns during one thirteen week cycle for a one-hour daytime serial program who have been paid a total of less than \$19,125.00 may

still be eligible to receive one year's Health Fund eligibility. Please call the Administrative Office at extension 146 for details.

EXAMPLE OF BASIC INITIAL ELIGIBILITY

If your covered earnings total \$19,125.00 during a period of four or less consecutive quarters ending September 30, 2002, you will be eligible for benefits for twelve (12) consecutive months beginning January 1, 2003.

EXAMPLE OF CONTINUATION OF ELIGIBILITY

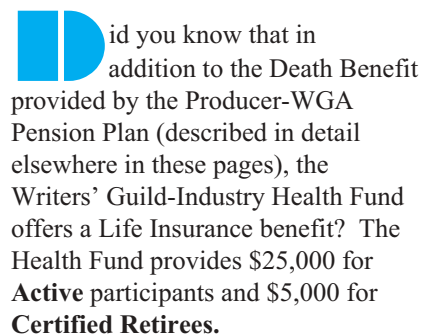
If your present eligibility expires March 31, 2003, you can qualify for another twelve (12) months eligibility beginning April 1, 2003, if your covered earnings are at least \$19,125.00 anytime during the previous four calendar quarters ending December 31, 2002.

HEALTH FUND PERCENTAGE INCREASE FOR EMPLOYERS

In addition to the increase in the minimum for Health Fund eligibility, there is also a change in the Health Fund percentage reported by the employers. As of May 2, 2002, the Health Fund percentage increased from 6.5% to 7%. This increase affects any flat deal contracts dated May 2, 2002 forward, and any writer hired for week-to-week employment, regardless of initial hire date. Please note that if your flat deal contract is dated between May 2, 2001 and May 1, 2002, then the Health Fund percentage reportable on your behalf for that project will remain at 6.5%.

If you should have any questions regarding this change or its impact on your individual situation, please contact the Administrative Office at extension 146.

DEATH BENEFITS: WHO GETS WHAT OR LET THE FIGHTS BEGIN!

 Did you know that in addition to the Death Benefit provided by the Producer-WGA Pension Plan (described in detail elsewhere in these pages), the Writers' Guild-Industry Health Fund offers a Life Insurance benefit? The Health Fund provides \$25,000 for **Active** participants and \$5,000 for **Certified Retirees**.

Regardless of your marriages, divorces, living trusts, re-marriages or

other life changes, your Life Insurance benefits will go to whomever you have currently identified as your Life Insurance beneficiary. **When you are changing your Pension Plan beneficiary, don't forget to change your Life Insurance beneficiary as well.**

If you are unsure of your current Life Insurance beneficiary or would like to change your beneficiary, simply call the Health Fund office at (818) 846-

1015, extension 113 to receive the appropriate forms. For the purpose of confidentiality, the Fund will not disclose beneficiaries over the telephone, we will, however, send you a new blank Designation of Beneficiary for Life Insurance Card. Your new card once properly submitted and filed with the Health Fund, will supersede any previous card we may have on file.

IT'S ALL IN YOUR CARDS: BENEFICIARIES AND DEATH BENEFITS UNDER THE PRODUCER-WGA PENSION PLAN

Prior to your retirement, the Pension Plan Designation of Beneficiary card is the single most important form you will fill out regarding your Pension Plan benefits. The reason is this: should you die before you begin receiving your pension, the Pension Plan Designation of Beneficiary card usually determines whom we pay your death benefit to. It is important to keep your Pension Plan Designation of Beneficiary card up to date and to fill out a new one when your marital status changes. **To obtain a new Pension Plan Designation of Beneficiary card, please call the Pension Plan Administrative Office at (818) 846-1015, extension 153. Note that filing a new Pension Plan Designation of Beneficiary card with the Pension Plan WILL NOT change your beneficiary for the Writers' Guild-Industry Health Fund Life Insurance benefit. You NEED TO FILL OUT A SEPARATE CARD for the Life Insurance benefit. Please call extension 113 to request a Designation of Beneficiary for Life Insurance Card.**

NON-VESTED PARTICIPANTS

You are a non-vested Participant if you have accrued fewer than five Qualified Years (not counting Qualified Years prior to a Permanent Break in Service). Even if you are non-vested, if you have at least two Qualified Years and have accumulated at least \$200 in Employer contributions (including

Qualified Years and Employer contributions prior to a Permanent Break in Service), your beneficiary will be entitled to a Normal Death Benefit. Upon your death, under the Normal Death Benefit, 100% of your Employer contributions in the Pension Plan will be paid out to the primary beneficiary listed on your Pension Plan Designation of Beneficiary card. **This is true even if you have married since filling out the card.** So, if you listed your cousin Vinny on the card in 1985 and married in 1986, the Normal Death Benefit will still go to cousin Vinny rather than your spouse unless you filled out a new Pension Plan Designation of Beneficiary card designating your spouse as your beneficiary. If you failed to fill out any Pension Plan Designation of Beneficiary card, the Normal Death Benefit will be paid to your estate. Do you really want to go there?

VESTED PARTICIPANTS

Effective January 1, 1998, you are considered a vested Participant if you have accrued at least five Qualified Years (ignoring Qualified Years prior to a Permanent Break in Service) or qualify for special vesting for Participants age 65 or older. If you are single or have been married for less than one year at the time of your death, the Normal Death Benefits will go to the primary beneficiary listed on your Pension Plan Designation of Beneficiary card. If, however, you are vested and have been married for one year or an Affidavit of

Domestic Partnership with your Same Sex Domestic Partner has been on file with the Pension Plan ("Qualified Domestic Partner") for at least one year prior to your death, then your spouse or Qualified Domestic Partner will be entitled to the Surviving Spouse Benefit regardless of who is listed on your Pension Plan Designation of Beneficiary card. The Surviving Spouse Benefit is in the form of a monthly annuity and is equal to the survivor portion of the Joint and 50% Survivor Annuity. In lieu of the Surviving Spouse Benefit, the surviving spouse or Qualified Domestic Partner may elect to receive a lump sum benefit as long as the request is written and notarized.

RESTRICTIONS ON BENEFICIARIES

Generally, you may choose whomever you wish to be your beneficiary. However, if you are married or have a Qualified Domestic Partner, you must choose your spouse or Qualified Domestic Partner as your primary beneficiary. You may only choose another person if your spouse or Qualified Domestic Partner consents in writing on the back of the Pension Plan Designation of Beneficiary card and his or her signature is notarized by a public notary. If you list another beneficiary without such notarized consent, the card is invalid.

DEAR DOROTHY

Dear Dorothy:

I am planning to travel extensively this fall and am interested to know if Case Management is available in rural America?

-Wyoming Wanderer

Dear Wonderer:

Your medical coverage and Case Management have worldwide benefit access. If a major illness or life threatening injury occurs, you, a physician or hospital can call the Health Fund and our Case Manager will help coordinate your care and ongoing needs throughout recovery and return home. Have a safe journey.

Dear Dorothy:

I am thinking about retiring in the next few months. What is the process for beginning my retirement under the Plan?

-Prospective Retiree in Pacoima

Dear Prospective Retiree:

In order to retire under the Pension Plan, you must be at least age 52 and vested. If you are, contact the Pension Benefits Department at the Administrative Office (by phone: (818) 846-1015, extension 153, fax: (818) 566-4416, letter, telegram, etc.) at least two months prior to your proposed retirement date to request a retirement application packet. Once

the office receives your request, you will receive your packet in 5-10 business days. Take this time to dig up your birth certificate or passport and marriage certificate or divorce decree, as you will need them later. When your retirement application packet arrives, it will include a letter explaining your estimated benefits at your proposed retirement date, retirement application and other forms for your completion, and a copy of the Summary Plan Description (summarizing the Plan). Once you review your options and make your election, you must return the forms by the last business day of the month. Then, there is generally a one-month waiting period and your benefit will start on the first of the next month.

Dear Dorothy:

I'm going to be vacationing on a remote island off the coast of Italy for the summer. What will happen to my pension checks?

-Vacationer in Venice

Dear Vacationer:

Your pension check will still be mailed to the same address, unless you notify the Plan in writing by the 20th of the month before you leave. If your check is directly deposited at your financial institution, it will

continue to be electronically transferred until you notify the Administrative Office in writing.

Dear Dorothy:

I have recently divorced my husband. What do I need to do in terms of the pension plan?

-Divorcee in Daytona Beach

Dear Divorcee:

You should submit a copy of your final divorce decree to the Administrative office, in order to update your marital status. You may also need to submit a complete copy of your settlement agreement.

Dear Dorothy:

I am having financial problems. Can I withdraw from or borrow against my pension plan?

-Needing Money in Newhall

Dear Needing Money:

Sorry, but the Pension Plan does not allow you to make a withdrawal from or borrow from the Plan.

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 Plan questions. Your questions may be answered in the next issue of "Let's Talk".

KEEP SMILING




Effective January 1, 2001 the benefit for dental cleanings was changed from "once every four months" to "three times in a twelve month period." Please remember that the twelve-month period is not a calendar year. The benefit is applied as follows:

A participant becomes eligible for coverage on April 1, has a dental cleaning on May 10, another cleaning on September 20, another on December 30, and yet another on April 10 of the following year. The last cleaning would not be covered because it was the fourth cleaning in a twelve-month period regardless of the fact that the service was incurred in a new calen-

dar year, (i.e., the twelve-month period from the initial cleaning ends on May 9 the following year).

To check on whether you are eligible to have a covered cleaning, you can either contact your dental office for the dates of your last several cleanings or Delta Dental's Customer Service Department at (800) 765-6003.

MORE DRUGS FOR LESS: ADVANCERX.COM PRESCRIPTION MAIL ORDER

 Currently, one of your benefit options under AdvancePCS allows you to obtain a 30-day supply of medication from your local pharmacy. Alternatively, you can receive up to a 90-day supply of your long-term medications by utilizing AdvanceRX.com, their mail order service. Simply ask your doctor to write a prescription for a 90-day supply of each long-term medication you use (including refills) and mail it to AdvanceRX.com along with your completed AdvanceRX.com

Order Form. **Please note:** if your doctor writes the prescription for a 30 or 60-day supply, the medication will be dispensed as written and you will be charged the full applicable mail order co-payment based upon the medication type (generic, preferred brand or brand), the co-payment will not be prorated.

Using the mail order program can mean a substantial cost savings to you. Please use the chart below to determine what your cost savings could be:

Drug Status	Current Co-Payments	Mail Order Co-Payments	Cost Savings
<i>Generic</i>	\$5.00 30-day supply	\$10.00 90-day supply	\$5.00
<i>Preferred Brands</i>	\$10.00 30-day supply	\$20.00 90-day supply	\$10.00
<i>All Other Brands</i>	\$16.00 30-day supply	\$26.00 90-day supply	\$22.00

To obtain an informational packet about AdvanceRX.com, please contact the Administrative Office at extension 191.


Producers - Writer's Guild of America Pension Plan and Writers' Guild-Industry Health Fund

1015 North Hollywood Way
Burbank, California 91505
Inside local calling area:
(818) 846-1015
Outside local calling area:
(800) 227-7863

Plan/Fund Directory	
<u>Administrator:</u>	<u>Extension</u>
Thomas J. Hendricks	150
<u>Employer Compliance/Collections:</u>	
Betsey Roberts	149
Julie Robertson	148
<u>Health Fund Claims:</u>	
Kass Foster	126
<u>Life Insurance:</u>	
Rochelle Edwards	113
<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

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