



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

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## THE RX IS IN THE MAIL: MAINTENANCE MEDICATION

**Y**our Health Fund prescription benefit program is administered by AdvancePCS. Effective July 1, 2003, Health Fund participants must obtain all maintenance medications through the AdvancePCS mail service pharmacy, called AdvanceRx.com<sup>SM</sup>. Maintenance prescriptions are medications that you take on a long-term basis. Using AdvanceRx.com<sup>SM</sup> can save you time and money. AdvanceRx.com<sup>SM</sup> provides the following benefits to you:

- A 90-day supply of medication at one time
- Convenient home delivery — including free standard shipping
- Toll-free number to speak to a licensed pharmacist — 24 hours a day, 7 days a week
- Time-saving online refills or refill-by-phone services — any time, any day

### Getting started with AdvanceRx.com is easy!

Here's how to get started:

1. Get a 90-day prescription from your doctor, with as many as three refills (if appropriate).
2. Fill out the mail service order form (this can be downloaded from our website at [www.wgaplans.org](http://www.wgaplans.org) or obtained by calling the Administrative Office at (818) 846-1015.)
3. Send the form along with your new prescription and payment to:

AdvanceRx.com  
P.O. Box 830070

Birmingham, AL 35282-8488

4. Your mail service co-pays for a 90-day prescription are:

- \$20.00 generic drugs
- \$30.00 preferred brand drugs (brand drugs listed on the Commonly Prescribed Medications List)

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## THANK YOU, AL GORE!

**I**n our never-ending quest to provide our Participants with the highest possible level of service, the trustees are pleased to announce that we're [finally] on the Internet!

At [www.wgaplans.org](http://www.wgaplans.org) you can find answers to your Health Fund and Pension Plan questions, download forms, link to helpful websites, contact the Administrative Office and, best of all, peruse once more your favorite recent issue of *Let's Talk*.

But wait, there's more! In the future we plan to add a Text Only page, suitable for downloading to your PDA, as well as move to a secure transaction environment which will allow you online access to your personal Health and Pension profile and to file claims electronically.

Whether you're still learning the difference between a gif and a gaff or you're a veteran webhead, check out our site. Dude, it's awesome.

### *What's Inside. . . . .*

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## THE RX IS IN THE MAIL: MAINTENANCE MEDICATION

- \$36.00 all other covered brand drugs
5. For checks or money orders, be sure to include the appropriate amount. If you have questions about the amount to include, call AdvancePCS member services toll-free at 1-800-966-5772. You may also provide your credit card information on the form.
6. You can expect to receive your medication within 14 days from the date you mail your order.

### For users of multiple maintenance medications

If you take more than 5 maintenance medications, another

convenient option is to call AdvancePCS's Fast Start desk at: (888) 216-5022. Provide the mail pharmacy representative the following information:

- Member ID number (on your ID card)
- Medication name
- Physician name and phone number
- Shipping address
- Credit card and expiration date

That's it! The representative will contact your doctor and fill out the order form for you.

**Ordering refills is even easier...**

AdvanceRx.com makes ordering refills fast and simple—and available 24 hours a day, 7 days a week:

- Request refills on the Internet at [www.AdvanceRx.com](http://www.AdvanceRx.com)
- Call toll-free 1-800-966-5772

Have your prescription number, ZIP code, date of birth and credit card information ready. You can also mail in your refill request (included with your first shipment of medication), however Internet and telephone refill orders usually arrive sooner than mail order requests.

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## DEPENDENT PREMIUM REMINDER

The new dependent premium is off to a great start.

Invoices were mailed in late May, billing Participants with Dependents covered under the Health Fund in advance for the 3<sup>rd</sup> quarter of 2003 (July 1<sup>st</sup> to September 30<sup>th</sup>). Premium payments were due by June 20<sup>th</sup>, with the \$50 per month premium covering all your eligible enrolled dependents. Many participants paid for more than one-quarter of coverage.

The next cycle of billing for the 4<sup>th</sup> quarter of 2003 (October 1<sup>st</sup> to December 31<sup>st</sup>) is complete. Payments were due by September 19<sup>th</sup>.

If you paid in advance, you will not be invoiced until you have a payment due. Those who declined coverage for their dependents must wait until the next Open Enrollment period which begins in November to reinstate dependent coverage. Dependent coverage will then be effective as of January 1<sup>st</sup>. If you have not received your invoice, please contact the Administrative Office.

**IMPORTANT NOTE:** If you have recently moved and have not notified the Administrative Office of your change of address, you may not receive your invoice and miss the payment deadline. If you suspect you might be in this situation, please submit a change of address in writing to the Administrative Office and call the Office to make arrangement to receive your invoice.

**A TRULY STELLAR PERFORMANCE:  
MOTION PICTURE & TELEVISION FUND HEALTH CENTERS EARN HIGHEST RANKING FOR SERVICE  
QUALITY IN INDEPENDENT CALIFORNIA CONSUMER SURVEY**

It's a matter of record. Participants in the **Writers' Guild-Industry Health Fund** have access to one of the finest networks of outpatient health centers and practitioners in Southern California. The 2003 California Consumer Assessment Survey team asked thousands of respondents to rate the quality of care they receive from healthcare providers.

The MPTF facilities topped the charts in three critically-important measures of service quality and patient satisfaction:

- ❖ **Overall rating of care from a personal doctor or nurse,**
- ❖ **Overall rating of care from a specialist,**
- ❖ **Overall rating of all care from all doctors and healthcare providers.**

The Motion Picture & Television Fund, exclusively dedicated to serving the health and human services needs of the entertainment community for 83 years, operates five full-service community outpatient health centers in **Toluca Lake, Woodland Hills, West Los Angeles, Hollywood and Santa Clarita.**

Health Fund participants can count on receiving personalized, high-quality service:

- ❖ **Our primary care physicians are *exclusively dedicated to the healthcare needs of entertainment professionals*, providing service to adults and children age 13 and over.**
- ❖ **Through a special arrangement with your health plan, you'll have very limited out-of-pocket expense. Office visits have *only a \$10 co-payment and no deductible*. With other providers, you have 15-30% co-insurance and an annual deductible of \$300 (individual) or \$900 (family).**
- ❖ **Through The Industry Health Network, you have access to more than 500 specialists through an "invitation-only" network. By seeing an MPTF Health Center provider first and obtaining a referral, your specialist visit will also only have a \$10 co-payment.**
- ❖ **Most centers have extended evening and weekend hours, as well as pharmacy, physical therapy, lab and X-ray services (including mammography and bone density testing).**
- ❖ **Specialized offerings like acupuncture and cosmetic dermatology (micro-dermabrasion, botox, glycolic skin treatments, and collagen) are available.**

For more information on your **Writers' Guild-Industry Health Fund** benefits, call 818-846-1015 (or 800-227-7863 outside Los Angeles). Or, visit the Fund at: [www.wgaplans.org](http://www.wgaplans.org)

To request a health center provider directory, or to make an appointment, call: 800-876-8320. Or, visit [www.mptvfund.org](http://www.mptvfund.org) for more information.



## DEAR DOROTHY

**D**ear Dorothy:

I'm a pensioner, and each month I receive a check. With my August check I received an Electronic Funds Transfer Authorization form. Do I have to complete it?

-Banker in Bellefontaine

Dear Banker:

No, you don't have to complete it. But you may want to, so don't throw it away just yet! Electronic Funds Transfer ("EFT") is a service that we provide. With EFT, your monthly pension is transmitted directly to your bank account. No more waiting for your check to arrive! It's free! Read the instructions on the form, and complete it if you want to take advantage of EFT. You can submit it at any time. Just remember that it may take a few months to start, but once it does, you'll have your money faster.

Dear Dorothy:

Whenever I read about pensions, I always see this buzz word, "vesting." Why do I need to be vested?

-Non-vested in Niagra

Dear Non-vested:

To receive a pension, you need to be vested. As a Participant in the Plan, once you are vested and are

at least age 52, you may be able to receive a pension benefit (even if you never work again). You know, sometimes, even a small pension can be a big help. So, working towards being vested is really worthwhile. The hard facts: you need five Qualified Years to be vested in your pension benefit. A Qualified Year is generally a calendar year in which you earn at least \$5,000.00 in covered compensation. (Any Qualified Years prior to 1998, which have been lost due to a Permanent Break in Service do not count.) If you have reached the golden age of 65, special vesting rules will apply to you. Call the Pension Benefits Department and they will help you. Good luck!

Dear Dorothy:

I pay my WGA dues regularly. I know writers that are not WGA members, who are covered by our Pension Plan. Why do non-members get to participate?

-Dues Payer in Delphos

Dear Dues Payer:

Participation in the Pension Plan and Health Fund is contingent on covered compensation performed for signatory Employers. When you perform covered work for a signatory Employer, that Employer is required to make contributions on your behalf,

whether or not you're a WGA member. Note that benefits are not payable unless the conditions for eligibility are met, such as vesting for pension. Your WGA membership status does not affect your participation in the Pension Plan or the Health Fund.

Dear Dorothy:

I received a bill from the Health Fund, saying that in order to cover my wife and children under the Health Fund that I have to pay a premium. Is the premium supposed to be paid for each dependent per month? That's a lot of money!

-Supporter in Steubenville

Dear Supporter:

As a matter of fact, no, the premium is not for every dependent, but covers all of your dependents whether you have one or several. The dependent premium is \$50 per month, however it is due quarterly and payable in advance. You will notice on your invoice that in order to cover your dependent(s) for the 1st quarter of 2004 (January 1st to March 31st) your premium payment of \$150.00 is due no later than December 19, 2003.

Dear Dorothy:

I received something in the mail

*(continued on page 7, col. 2)*

## RETIREMENT OPTIONS: IT'S YOUR MONEY – HOW DO YOU WANT IT?

Let's face it, retirement is not just for old fogeys anymore. Now that some writers may be able to begin collecting retirement benefits as early as age fifty-two, choosing the right retirement option is not only more important than ever, the time when writers make their payment election is happening sooner than ever. Because your decision is irrevocable, making the right decision can make a big difference in your post-retirement life. To help you elect the option that best fits your needs, Let's Talk will examine all the retirement options offered by the Pension Plan. This quarter we begin with:

### ***The Five-Year Certain and Life Annuity Option***

The Five-Year Certain and Life Annuity Option provides for an unreduced monthly retirement benefit to the Participant for the Participant's life. Should the Participant die before receiving 60 monthly payments, the remaining payments will continue to the named beneficiary until a total of 60 payments have been made. No further payments will be made to the beneficiary once the 60 payments have been reached. If the Participant receives 60 monthly payments or more during his or her lifetime, upon the Participant's death, the named beneficiary will not be entitled to any benefits and no further payments will be made.

**Question:** Participant A retired on June 1, 2002 under the Five-Year Certain and Life Annuity Option. Participant A passed away on September 15, 2002. Are there any further payments due to Participant A's beneficiary?

**Answer:** Yes. The guarantee of 60 months of benefit ends on May 1, 2007 (60<sup>th</sup> payment from retirement date). Since Participant A passed away before the 60-month guarantee period, Participant A's primary beneficiary will begin receiving the benefit effective the first month following Participant A's date of death (in this case October 1, 2002) thru May 1, 2007.

This option is automatic for unmarried Participants unless another benefit option is elected. If a married Participant or a Participant with a Qualified Same Sex Domestic Partner (your same sex domestic partner for whom you have submitted to the Pension Plan an Affidavit of Domestic Partnership, along with supporting documentation, and who meets the criteria in such Affidavit) would like to elect the Five-Year Certain and Life Annuity Option, his/her spouse or Qualified

## ATTENTION EAST COAST!

The Producer-Writers Guild of America Pension Plan and Writers' Guild-Industry Health Fund presents our annual East Coast Benefits Fair!

You and your family are cordially invited to stop by the Writers Guild of America, East Offices at:

555 West 57th Street  
New York, NY 10019

Where you will receive:

- √ Free flu vaccinations!
- √ Prizes and giveaways from various medical and dental providers!
- √ The availability to meet with representatives from the Pension & Health Offices to answer questions regarding your benefits!

Please join us on:

**Thursday, October 23rd  
anytime between  
11 a.m. and 6 p.m.**

We look forward to seeing you there!

## CHANGE IN QUALIFYING EARNINGS AMOUNT FOR ACTIVE ELIGIBILITY

Once again the minimums for writing services have increased, triggering an increase in the minimum earnings needed for Health Fund eligibility. As of July 1, 2003 eligibility for Health Fund coverage is pegged to the WGA minimum for a **one-hour**, network prime time story & teleplay. Under the Writers Guild of America 2001 Theatrical and Television Basic Agreement, as of May 2, 2003, that minimum has increased to \$28,833.00. For work performed on or after July 1, 2003, the minimum covered earnings required for Health Fund coverage is **\$28,833.00**. This amount must be earned within four consecutive calendar quarters. The new minimum will first apply July 1, 2003 unless you have already satisfied the old \$19,125 minimum as of June 30, 2003. For example, if your four quarter earnings cycle runs from October 1, 2002 to September 30, 2003 and you satisfy the earnings requirement of \$19,125 on or before June 30, 2003, your coverage will be continued. However, if this is not the case, you must satisfy the new earnings minimum requirement of \$28,833 by September 30, 2003 in order to continue your coverage.

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 \$28,833.00 may still be eligible to receive one year's Health Fund eligibility. Please call the Administrative Office for details.

### EXAMPLE OF BASIC INITIAL ELIGIBILITY

If your covered earnings total \$28,833.00 during a period of four or less consecutive quarters ending September 30, 2003, you will be eligible for benefits for twelve (12) consecutive months beginning January 1, 2004.

### EXAMPLE OF CONTINUATION OF ELIGIBILITY

If your present eligibility expires March 31, 2004, you can qualify for another twelve (12) months of eligibility beginning April 1, 2004, if your covered earnings are at least \$19,125.00 for services performed between January 1, 2003 and June 30, 2003. If you have not met this criterion, then you must earn \$28,833.00 during the four calendar quarters ending December 31, 2003 in order to qualify for your continued coverage.

### HEALTH FUND PERCENTAGE INCREASE

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, 2003, the Health Fund percentage increased from 7% to 7.5%. This increase affects any flat deal contracts dated May 2, 2003 forward, and any writer hired for week-to-week employment. Please note that if your flat deal contract is dated between May 2, 2002 and May 1, 2003, then the Health Fund percentage reportable on your behalf for that project will remain at 7%.

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



**BOARD OF DIRECTORS/  
TRUSTEES OF THE  
PENSION PLAN &  
HEALTH FUND**

**DEAR DOROTHY**

*(continued from page 4)*

*Principle Directors/Trustees*

*Steve Berkowitz  
Jean Bonini  
J. Nicholas Counter III  
Marshall Goldberg  
Michael Halperin  
Harry Isaacs  
Stephen Koppekin  
Richard Levin  
George Malko  
Mona Mangan  
John McLean  
Richard Mittleman  
William W. Phillips, Jr.  
Jonathan Rintels, Jr.  
Marc Sandman  
Mark Stubington  
Ann Widdifield*

*Alternate Directors/Trustees*

*Helayne Antler  
Neal Baer  
Jay Barnett  
David Clark  
John Auerbach  
Barbara Greyhosky  
Warren Leight  
Carol Lombardini  
John Mendonsa  
Daryl Nickens  
Grace Reiner  
Victoria Riskin  
Adam Rodman  
Wayne Runyon  
Leon Schulzinger  
John P. Ziaukas*

called a Semi-annual statement.  
Do I have to do anything with this statement?

-Buried in Paperwork in Bucyrus

Dear Buried:

You should review your statement, and make sure that the information is correct. If all of the information is correct, then you do not need to do anything, just file the statement away for your records. If you need to make a change to your address or other personal information, please send your change in writing to the Data Processing Department at the Administrative Office. If there are contributions that are due, but have not yet been made by your Employer, please contact the Employer Compliance Department. If you have questions about vesting or pension benefits, please contact the Pension Benefits Department.

Dear Dorothy:

As a writer, I seem to work really crazy hours. Every time I get a chance to call with questions about the Pension Plan or Health Fund, it seems like it's after hours for the Administrative Office. Is there any other way that I can get my questions answered?

-Curious in Chagrin Falls

Dear Curious:

As a matter of fact, there is help available when the Administrative Office is closed! You can visit your Benefits Website for information about the Pension Plan and the Health Fund. Just go to [www.wgaplans.org](http://www.wgaplans.org) and browse through the abundance of information. If you still have questions, as always, feel free to leave a voicemail message at the Administrative Office detailing your questions, and contact information. A Pension Plan Specialist or Health Fund Specialist will return your call with answers!

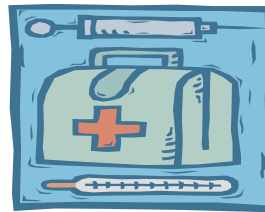
Please feel free to write to Dorothy at the Producer-WGA Pension Plan and The Writers' Guild-Industry Health Fund, 1015 North Hollywood Way, Burbank, CA 91505 with your questions. Also, Dorothy is now online: e-mail Dorothy at [DearDorothy@wgaplans.org](mailto:DearDorothy@wgaplans.org). Your questions may be answered in the next issue of "Let's Talk" or published on the website.

YOU AND YOUR FAMILY ARE CORDIALLY INVITED TO JOIN US  
FOR...  
YOUR PENSION AND HEALTH FUNDS ANNUAL  
BENEFITS FAIR!!

We extend this exclusive invitation to participants and their families to visit and tour the administrative offices of the Trusts for a day of health, information, prizes and fun!

What:

- A Wonderful Brunch (including a hot dog cart for the kids)!
- Relaxing Massage Therapy!
- Blood Pressure and Blood Sugar Screenings!
- Cholesterol Checks!
- Giveaways from Various Medical and Dental Providers!
- A Visit from the Fire Dept. and Balloons for the Children!
- Child Fingerprinting Program from the Local Police Dept.!
- Flu Vaccination offered at a M.P.T.V. Health Center Nearest You!
- Meet with your Administrator and Managers of Claims, Eligibility, Pension Benefits, and all other Departments who will be on hand to assist you in obtaining benefits information.



When: **SATURDAY, OCTOBER 18<sup>TH</sup>**  
**11 A.M. TO 2 P.M.**

Where: **PENSION & HEALTH OFFICES**  
**1015 N. HOLLYWOOD WAY, BURBANK**

**Please RSVP by calling (818) 846-1015 ext. 188**

**RETIREMENT OPTIONS**

*(Continued from page 5)*

Same Sex Domestic Partner would have to waive his or her rights to the Qualified Joint and 50% Survivor Annuity Benefit, which is mandatory for married Participants or Participants with a Qualified Same Sex Domestic Partner.

It is important to remember that only one option can be elected at the time of your retirement and that your election is irrevocable.

If you have any further questions, please call the Administrative Office or visit our website at [www.wgaplans.org](http://www.wgaplans.org)

Look for your next issue of Let's Talk for the continuation of this series.

"Where to call ..."  
*Inside California*  
*(818) 846-1015*  
*Outside California*  
*1 (800) 227-7863*  
*or go to:*  
*www.wgaplans.org*

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

