

LET'S TALK

YOUR WGA
PENSION AND HEALTH

BENEFITS



HEALTH NEWS

PENSION NEWS

DEAR DOROTHY
YOU ASK. SHE ANSWERS.

IMPORTANT NUMBERS
AND WEBSITES

www.wgaplans.org

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Size Doesn't Matter

From a one-person shop to a major studio conglomerate, producers come in all shapes and sizes. The one thing they have in common is that if they hire you to perform covered services, they must make pension and health contributions on your behalf.

The larger companies have mechanisms in place to see that these payments are made. But, if you're working for a small or new signatory company, this may be the first time they have the obligation to make these payments.

We send each new employer a "Welcome New Signatory" packet when we receive the paperwork from the Guild. This packet includes instructions and reporting forms. Yet, sometimes the paperwork gets lost or put on the back burner in the frenzy of production.

Here's what you can do to help us help you.

- After you've performed covered services, ask your employer if they've made the contributions.
- If they haven't, have your employer call us at (818) 846-1015 or (800) 227-7863, and we'll walk them through the process. Or, refer them to our website at www.wgaplans.org where they will find the forms and instructions under the Contributions tab.
- If your employer still doesn't make the required contributions, send us a copy of your contract and evidence of payment (check stub, etc.), and we will contact your employer. Delinquent contributions are usually the result of employers simply not understanding the process; but, when necessary, we will pursue collections on your behalf.

By staying involved, you help us help you. And, because we charge interest on delinquent contributions in accordance with federal law, you're also helping your employer avoid extra fees!



HEALTH & PENSION NEWS

What You Can Do If You Lose Your Health Care Coverage

Not meeting the minimum earnings requirement for coverage under the Health Fund is distressing. But, it doesn't mean you and your eligible family members have to go without coverage. You have options.

✈ **Extended Coverage** – When you accumulate a minimum of 10 *Extended Coverage Points*, your coverage will be extended one quarter at a time (using 2.5 points per quarter). Your extended coverage will continue on a quarterly basis until one of two events happens: you exhaust your points, or you meet the earnings minimum to regain employer-paid coverage.

✈ **COBRA** – If you aren't eligible for the *Extended Coverage Program*, the Health Fund will send your option for *Cobra Continuation of Coverage*. You will receive it 30-days prior to your loss of coverage. **Special Note:** The packet will include a *Certificate of Group Health Coverage*. This certificate is required to obtain other insurance coverage in the event you do not elect the Health Fund's Cobra option. So hang on to this, as you may need it.


Other coverage resources not managed by the Health Fund that are available to you include:

- The Entertainment Industry Group Insurance Trust (TEIGIT) (800) 886-7504 or (518) 348-1270. You can visit them at www.TEIGIT.com.

For California participants only:

- The Industry Advantage Insurance Services (TIAIS) is an affiliate of The Motion Picture and Television Fund. Call (888) 777-6000 & Blue Cross of California (800) 777-6000.

For information on your specific eligibility status or any of the other coverage benefits mentioned above, please contact the Eligibility Department in our Administrative Office.



Have you lost your health care coverage?

Don't worry, you have options!

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



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.

Christy Turlington Burns
Charles Gawes

Life is Not a STILL EVENT

Marriage. Divorce. Birth. Death. They make great plot points in a script. But, in real life, these events mean more than dramatic change. They mean paperwork.

If you're eligible for Health Fund coverage and you experience a qualified "life event," you need to let us know. And don't delay.

You may be allowed to enroll, add or remove a dependent even if it's not during annual Open Enrollment or your initial eligibility period. But, there are certain time limits for making changes. If you don't file the necessary paperwork within the time allowed, you may lose out on valuable coverage.

When you have a "life event," it's also important to review your beneficiary designations *with both the Health Fund and the Pension Plan* and update each form as needed.

For details, go to www.wgaplans.org, and click on the top tab, "Life Events." You may also download the necessary forms from this website.

And, of course, you can always call the Eligibility Department at (818) 846-1015 or (800) 227-7863, or visit our Administrative Office at 1015 N. Hollywood Way in Burbank. We're here for you!

GO BLUE!

Need to find a provider within the BlueCard® Network?

- You can call (800) 810-BLUE (2583). Be sure to tell the Customer Service Representative that your 3-digit alpha prefix is WRX.
- You can also visit the Health Fund's website (www.wgaplans.org) and use the link for the BlueCard® Doctor and Hospital Finder.

LIFE EVENT	WHAT YOU NEED TO DO
MARRIAGE	To add your spouse, send us a copy of your <i>Certified Marriage Certificate</i> within 30 days of your marriage date . To add stepchildren, send us a copy of their <i>Birth Certificates</i> within 30 days of your marriage date .
BIRTH	To add your child, send us a copy of the <i>Birth Certificate</i> within 30 days of the birth .
ADOPTION	To add your child, send us a copy of <i>placement documents</i> within 30 days and <i>final adoption documents</i> once you receive them.
DEPENDENT CHILD (AGE 20-23) GOES TO SCHOOL FULL TIME	Send us a completed <i>Student Verification Form</i> within 30 days of official start of school.
SAME SEX DOMESTIC PARTNERSHIP	To add Same Sex Domestic Partner, contact us for an enrollment packet.
DIVORCE	Send us a copy of your final <i>Divorce Decree</i> within 60 days of divorce date . (Include an address for your ex-spouse so we can send COBRA coverage information. If later than 60 days from divorce date, your ex-spouse CANNOT be offered COBRA.)
DEATH OF DEPENDENT	Contact us for death benefit information. You will be requested to send a copy of the <i>Death Certificate</i> .
LOSS OF OTHER HEALTH INSURANCE	Send us a copy of the <i>Term Notice of Certificate of Credible Coverage</i> within 30 days of termination of other coverage.
CHANGE IN BENEFICIARY	When you have a "life event," review your beneficiary designations for BOTH the Health Fund and the Pension Plan. To change your beneficiary, YOU MUST COMPLETE A NEW <i>Designation of Beneficiary</i> form for BOTH the Pension Plan and the Health Fund. Send BOTH forms to the Administration Office.

Remember! When enrolling dependents for the first time, please include the \$150 quarterly dependent premium payment. This premium covers all of your eligible dependents quarterly. You'll be invoiced for future quarters.

ARE *Pension Payments* TAXABLE?

You betcha. Unless you instruct us, in writing on the appropriate tax form, NOT to withhold taxes, the law requires that on pension payments within a certain threshold the Plan withhold federal income tax. And, if you're a California resident, this applies to state income tax as well.

Key points to remember:

- If you fail to complete either the *federal or state income tax withholding form* and your monthly benefit is \$1,560 or greater, the Plan, as required by law, will begin withholding taxes based on the assumption you're married with 3 exemptions. (This amount changes each year per IRS and Franchise Tax Board rules.)
- Your retirement income is reported each year to the IRS and the State of California (if you're a resident).
- You're required to report your retirement income on your tax returns. The Plan will send you a Form 1099R each year in January to file with your tax return.
- Your income tax election can be changed at any time provided you complete a new federal or state (CA only) income tax withholding form. See our website for easy downloads of both federal and state tax forms.

Must I?



LEADING PAYROLL SERVICE IN BANKRUPTCY:

How You May Be Affected

As many of you may know, Axium Payroll Service, one of our industry's largest payroll and accounting services, filed for bankruptcy protection on January 7th. Although we received some employer contributions for last November, nothing was received for December.

Please contact us at (818) 846-1015 ext. 603 to verify if all your contributions were reported to the Trusts. Of course, not all compensation is subject to reporting, such as theatrical residuals, television residuals over the ceiling per project, royalties, clips, etc. But, once we know that something is due, we will contact your employer on your behalf.

You'll also need to send us a copy of your contract and check stub for our records. This will help us work with your employer to ensure you'll qualify for all the benefits to which you are entitled. If you have any questions, please give us a call.

YOUR BENEFICIARY. *Guess Who?*

A hundred years ago, you filled out some beneficiary forms with the Health Fund and the Pension Plan. You may not remember exactly the person you named, but oh well, that was then. This is now.

Not true.

In the land of beneficiary designation forms, what was then still is now, unless you fill out new *Designation of Beneficiary* forms for both the Pension Plan and the Health Fund and send them BOTH to the Administration Office.

The moral of this story: *Stay on top of your benefits.*

When you get married, divorced, have a baby, or experience any number of other life events that may affect whom you want to receive your death benefits, send us new, completed *Beneficiary Designation* forms for both the Health Fund and the Pension Plan.



Did You Know?

You don't have to be vested to get a *Normal Death Benefit*. If you have at least two Qualified Years with more than \$200 in contributions (even with a *Permanent Break in Service*), your Beneficiary is eligible for this benefit.

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 haven't sold a script in years, but I think I'm vested in the Pension Plan. Does this mean I'll get a pension when I retire? If so, how much will I get?

— *Gettin' Older in Oklahoma*

Dear Gettin' Older,

Good news! If you're "vested" in the Pension Plan, your pension benefit can never be taken away from you even if you never work again. You'll be eligible for the pension benefit when you meet certain age requirements. How much you get depends on the amount of contributions made by employers on your behalf, your age, and your Retirement Benefit Payout Option.

FYI: To be vested, you must have five Qualified Years. A Qualified Year is a calendar year in which you earn at least \$5,000 in covered compensation.

Dear Dorothy,

Okay, I know that under current rules I must earn \$5,000 in a calendar year in order to earn a "Qualified Year." If I don't, that's a One-Year Break in Service. But what is a Permanent Break in Service?

— *Curious in Culver City*

Dear Curious,

Under current rules, a *Permanent Break in Service* happens when you have at least five consecutive *One-Year Breaks in Service*. Beginning January 1, 1998, *Permanent Breaks in Service* do not result in a forfeiture of Qualified Years or contributions. However, it may delay your Normal Retirement Date if you're not otherwise vested.

Dear Dorothy,

I want to find out if my doctor is in the BlueCard® network. What is the best way to get this list?

— *Confused in Culver City*

Dear Confused,

There are two ways to get the provider list.

You can call the Customer Service number on the back of your ID card, OR you can also visit the Health Fund's website (www.wgaplans.org) and use the link for the BlueCard® Doctor and Hospital Finder.

Dear Dorothy,

I live on the East Coast. Where do my providers submit their claims?

— *Happy in The Hamptons*

Dear Happy,

ALL non-California claims should be submitted to your local Blue Cross office. If you have questions, you can call the Customer Service number on the back of your card, (800) 810-BLUE (2583).

FAST FACTS

HEALTH

Your **ID number** is on your medical ID card and/or your monthly pension check or Electronic Funds Deposit Advice. We will never ask for your Social Security number.

Your **contributions** are credited to the time period earned (when you did your writing) NOT when you were paid for your writing.

Your **EMPLOYER** pays the contributions that get you your coverage. YOU pay the monthly premiums for dependent coverage.

PENSION

The **Earliest Retirement Age** under the PWGA Pension Plan is 52. (Of course, you must be vested to get a benefit.)

You can still work and receive pension benefits, but if you retire before age 65, you cannot work during the first month of your retirement. So, if your Retirement Date is February 1, 2008, you cannot have Covered Earnings during the entire month of February.

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

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