

LET'S TALK

YOUR WGA PENSION AND HEALTH

BENEFITS



www.wgaplans.org

Vol. 20 No. 3 Fall 2006

Q. *What do free food, a moonbounce, health tips and face painting all have in common?*

A. *Saturday, November 4, 2006!*

Our Health & Benefits Fair will be held at our Burbank Administrative Office from 11 AM – 3 PM. Bring your family! Bring your questions! See you at the fair!



Open Enrollment — Coming Soon!

It's that time of year again when you're allowed to add or reinstate dependents to your plans. And, if you live in CA, IL, NJ and NY, you'll also be able to change your medical and dental plans.

Look for your Open Enrollment packet to arrive in the mail mid-November. Please review the material.

If you do NOT want to make any changes, you don't need to do anything. Your coverage will remain the same.

If you DO want to make changes, return your completed forms by December 15. Plan changes and dependent updates become effective January 1, 2007. Here are some enrollment tips –

If you're enrolling your spouse for the first time, include a copy of your marriage certificate.

If you're adding your same-sex domestic partner, contact the Eligibility Department to request the enrollment packet.

If you're enrolling children for the first time, include a copy of a birth certificate and/or final adoption documents.

If you're enrolling or reinstating dependent children between the ages of 19 and 23, you must provide proof that they're enrolled full-time in an accredited college. Download a certification form at www.wgaplans.org.

And, Don't Forget Your Payments!

When enrolling dependents for the first time, **include the \$150 quarterly dependent premium**. This amount covers all of your eligible dependents. Once they're enrolled, you'll be invoiced each quarter for dependent premiums.

Same-sex domestic partners may be subject to a quarterly tax payment in addition to the required quarterly dependent premium.

For Certified Retirees age 65 and over who are currently on Retiree coverage, the dependent premium is not required.

Please note: You can use online banking to pay for your Health Fund premiums and tax payments. Call the Administrative Office for details at (818) 846-1015.

Benefit Basics: **WHAT EVERY WRITER SHOULD KNOW**

You get a lot of information about your benefits. Sometimes, it probably feels like too much. But not this time! We took a good look at our list of “Benefit Facts We Want You to Know” and began paring it down — eliminating anything *too* detailed or exceptional. We ended up with what we consider the five most important facts. So, if you’re going to know *anything* about your benefits, start with these five benefit basics.

1 KNOW ABOUT ELIGIBILITY

FOR HEALTH COVERAGE – YOU MUST MEET THE EARNINGS’ REQUIREMENT

For you and your eligible dependents to qualify for one year of health care coverage, you must earn at least \$30,145 of reportable earnings within four consecutive quarters. This amount goes up to \$30,823 on January 1, 2007.

Earnings that are considered reportable are detailed in your Summary Plan Description, Summary of Compensation and Contributions, and at www.wgaplans.org.

Once you meet the earnings’ requirement, there is a one-quarter waiting period before your year of coverage takes effect.

For a Pension – You Must Be Vested

To have money coming to you when you retire, you must be *vested* and be at least age 52.

To be *vested*, you must earn **Five Qualified Years** under the Plan. Currently, a Qualified Year is a calendar year in which you earn at least \$5,000 in reportable compensation. Qualified Years do **not** have to be earned consecutively. Special vesting rules apply if you are 65 or older.

2 CHECK YOUR STATEMENTS

FOR HEALTH — READ YOUR SUMMARY OF COMPENSATION AND CONTRIBUTIONS

This Summary lists all earnings that have been reported on your behalf during your personal earnings cycle which will be used to determine if you qualify for a year of employer-paid Health Fund coverage.

You’ll receive the Summary approximately three months before the close of your personal earnings cycle. This gives you time to review it, and report any discrepancies before your cycle ends.

For Pension— Read Your Pension Statement

Check your name, address, date of birth, spouse’s name and/or your designated beneficiary’s name. Most importantly, monitor the compensation reported by your Employers and the contributions received by the Plan on your behalf to ensure that they are correctly reflected on your annual Pension Statement.

We Miss You, Daryl

Daryl G. Nickens, long-time trustee of the Writers’ Guild-Industry Health Fund and Producer-Writers Guild of America Pension Plan, passed away July 10 from illness. Among the many contributions Daryl made as a trustee, he served as Chairperson of the Communications Committee, which produces this newsletter. He gave many hours of his time editing “Let’s Talk” and consulting with our staff in his constant effort to help members get the most value from their benefits.

A highly acclaimed writer and producer, Daryl was also a teacher, lecturer, editor, and former WGA Board Member. You can read more about Daryl’s inspiring life and amazing career, at www.wga.org (news and events).

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





3 KNOW YOUR NETWORKS

Just because your doctor's office says it accepts WGA health coverage, doesn't mean it's a member of our PPO or Open Access networks. And, if they're not, you'll pay more.

And, if your network doctor recommends any procedures — such as lab or x-rays — make sure those providers are also within the network, or, once again, you'll pay more.

To find a list of network providers, go to www.wgaplans.org or call the phone number listed on the back of your card.

Abbott, Paul
Agresti, Alejandro
Baratourian, Steve
Biller, Ken
Cecil, Kevin
Cooney, Michael
Dennis, Oliver
Hardy, Rob
Hinchey, Marcus
Hooks, Kevin
Kanakaredes, Melina
Langhorne, Chum
Lauren, W.M.

Lee, Shelton J.
Moffat, Peter
Nolan, Jonah
Pastor, David
Poster, Meryl
Purvis, Neal
Roberts, Gregory David
Scinto, David
Skyler, Tristine
Swallow, Gerry E.
Weiner, Evan
Williams, Tod
Williamson, Kevin

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. 176.

4 PAY DEPENDENT PREMIUMS ON TIME

Every quarter you need to pay a flat \$150 premium to cover all of your enrolled dependents. Same-sex domestic partners enrolled in the plan may also be subject to a special tax. Invoices are sent every quarter. Your dependents are subject to loss of coverage, if you fail to make these payments on time.

5 TAKE CONTROL!

Only *you* know what you *don't* know. And while the Administrative Office serves to provide you information and answer your questions, you are in the driver's seat.

It's up to you to read the materials and review the website. It's up to you to make sure that all your personal information is updated and accurate and to call us when you have questions. Bottom line: The more you know, the more value you can get from your pension and health benefits.

MEDCO NEWS — SAVINGS ADVISOR NOW FEATURES CONSUMER REPORTS BEST BUY DRUGS™

Through a non-exclusive partnership with Medco, effective August 15, *Consumer Reports* began making their Best Buy Drug Ratings available to members through Savings Advisor when the ratings are consistent with the member's benefit plan design.

What this means to you

Consumer Reports often cite generic medications as "Best Buy Drugs," a key endorsement that echoes our message to you: Generics provide the same health benefits as brand-name drugs, but at a lower cost.

You will appreciate having access to independent and objective drug ratings from such a highly respected source.

By making better decisions about available alternatives and having more informed conversations with their doctors, members will feel more invested in their plans.

With many popular brand-name drugs losing patent protection, Savings Advisor and the Consumer Reports recommendations present an excellent opportunity to educate members and employees about the safety and effectiveness of lower-cost generic alternatives.

Note: Consumer Reports Best Buy Drugs is a free consumer service available at crbestbuydrugs.org.

ALL ABOUT DEPENDENTS AGED 19 – 23!

By Dorothy

- Q** My daughter is going to Yale; does that make her a full-time student?
- A** The school must deem your daughter as a full-time student. Most schools consider 12 units to be full-time; however, there are some exceptions.
- Q** My son is home for summer vacation, will he have coverage?
- A** If your son was a full-time student in the spring semester, then yes — he will have coverage for the summer, providing he does not turn 23 during the summer.
- Q** Once the Health Fund receives the student certification, how long will my student remain covered?
- A** Eligibility is extended for 150 days past the end date of the current semester.
- Q** What is the maximum age limit that my dependents can be covered?
- A** Dependents may be covered up to age 19; they may continue to be covered from 19 to 23 as long as they remain full-time students. Coverage will end on the last day of the month in which your dependent turns 23.
- Q** My son just registered for school in the fall, and I have a list of classes he will take. Can I send this information to update his eligibility?
- A** Proof that your dependent has registered for classes does not certify your dependent as a full-time student. Once classes begin have your son take our certification form to the registrar's office to be completed and return the form to us for updating. *Pre-enrollment is not accepted.*



- Q** My dog ate the form! Is there a quick way I can obtain my daughter's proof of student status?
- A** If her school does not provide its own form, you can contact the National Student Clearinghouse by phone (703) 742-4200 or fax (703) 742-4239 or go to www.studentclearinghouse.org.
- Q** My daughter is a full-time grad student. What happens when she turns 23?
- A** When your eligible dependent is about to turn 23, you'll be sent a Notice of Termination and Information on Cobra Continuation Coverage. Keep in mind that Cobra enrollment is time sensitive; to avoid a lapse in coverage please read the information as soon as you receive it.

If you have additional questions, please call the Eligibility Department at (818) 846-1015, prompt 3.



Did You Know?

When applying for your retirement benefits, you'll need to provide proof of your date of birth (and in some cases, proof of your beneficiary's date of birth), such as a passport or birth certificate. Also, unless you've never been married, you'll need to provide documentation of your legal marital status.



Did You Know?

If you and your spouse are both covered under the Health Fund premiums (i.e., neither of you is covered as a dependent of the other) and you're providing a student update for your dependent child, you must either reference both ID numbers on one form or send in two forms (one for each of you) to ensure that your child's coverage is updated under both records.



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'm retired under the Pension Plan and receiving monthly pension benefits. Can I go back to work and still get my monthly pension benefit from the Pension Plan?*

— *Busy Bee in Bell Gardens*

Dear Busy Bee,

Good news! You can return to work and still get your pension. But, if you retire before age 65, you cannot work in covered employment for the first calendar month of your retirement in order to be considered retired. After that, you can work as much as you please and continue receiving your benefits.

Dear Dorothy,

With inflating prices, is there a cost of living adjustment on my monthly pension benefit?

— *Appreciation in Alabama*

Dear Appreciation,

I know prices are inflating; but, unfortunately, your monthly pension benefit does not provide a cost of living adjustment.

Dear Dorothy,

My son is 21 and just went back to college full-time. I'm covered under the Health Fund and would like to reinstate him, but I'm confused about coverage for dependents his age.

— *Confused in Carolina*

Dear Confused,

You're not alone! With Open Enrollment approaching, I've received many questions on this subject. You'll find all these questions and answers on page 4.

Dear Dorothy,

I keep reading how important it is to check my Pension Statement and Summary of Compensation and Contributions because it affects my benefits. So, I started pulling out old statements, back as far as the '60's, and I've discovered that some of my projects were not reported by my employers. Why would that be?

— *Concerned in Connecticut*

Dear Concerned,

Not to worry. There may be a simple explanation.

Chances are if you find earnings from the '60's, '70's and '80's not reported, you might have been hired and paid through your personal loan-out corporation. Prior to 1989, writers who were hired through their loan-outs were obligated to make contribution payments directly to the the Trust and re-bill their employer for the amounts remitted.

So, if you are one of these writers, please re-check your statements for amounts submitted through your loan-out corporation. Your loan-out was required to become a signatory to the Writers Guild of America, and, therefore, was responsible for making the payments to the Trust Funds.

FAST FACTS

HEALTH

When you work in covered employment, your Employer automatically makes contributions on your behalf up to the reportable limits.

When you have met the earnings' requirement (which is assessed at the end of each quarter), there is a one-quarter waiting period before coverage begins. When you're covered, you may enroll eligible dependents; however, you'll pay a quarterly premium.

Check your Summary of Compensation and Contributions to make sure your employers have reported all your work!

PENSION

You don't need to enroll in the Plan. When you work in covered employment, your Employer automatically makes contributions to the Plan on your behalf up to the reportable limits.

You're considered a Participant in the Plan on January 1 on or after the first contribution to the Plan is required from an Employer on your behalf.

Once your retirement application is correctly completed and received by the Administrative Office, there is a 30-day waiting period before benefits begin.

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

PRESORT STD
 U.S. POSTAGE
PAID
 Los Angeles, CA
 PERMIT NO. 34694

PRINCIPAL DIRECTORS/TRUSTEES

Neal Baer
 Jean Bonini
 J. Nicholas Counter III
 Marshall Goldberg
 J. Keith Gorham
 Virginia Hoyt
 Harry Isaacs
 Stephen Koppekin
 Hank Lachmund
 George Malko
 Mona Mangan
 Paul Nawrocki
 Jonathan Rintels, Jr.
 Adam Rodman
 Marc Sandman
 Steven Schwartz
 Mark Stubington
 Ann Widdifield

ALTERNATE DIRECTORS/TRUSTEES

Helayne Antler
 John Auerbach
 John Bowman
 Tiffany Burrell
 Stephen Carroll
 Tom Cook
 Jill Glosser
 Barbara Greyhosky
 Chris Keyser
 Carol Lombardini
 John Mendonsa
 Grace Reiner
 Victoria Riskin
 Wayne Runyon
 Leon Schulzinger
 Robert Schneider
 David Weiss

**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