

# LET'S TALK

YOUR WGA  
PENSION AND HEALTH

BENEFITS



## HIGHLIGHTS

HEALTH NEWS  
WELLNESS BENEFIT  
GENERIC DRUGS  
PITCH FOR NETWORKS

PENSION NEWS  
MORE ABOUT PENSION  
STATEMENTS  
AUDITS, DIRECT DEPOSITS, PPV

DEAR DOROTHY  
YOU ASK. SHE ANSWERS

FAST FACTS  
IMPORTANT NUMBERS  
AND WEBSITES

...And another  
thing.....



[www.wgaplans.org](http://www.wgaplans.org)

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## It's Not *Yakkety-yak*. Please talk back!

Forget what your mama told you — we want you to talk back to us. *Really!*

We're all about helping you maximize the value of your benefits. That's why the "Let's Talk" staff has made it our personal goal to focus every issue on helping you get the most from your Pension Plan and Health Fund. We don't want you to spend a cent more out of your pocket for health care than you need to. We can't stand the thought of you *ever* again walking away from a \$500 benefit designed to help you stay well. We cringe at the possibility of having unreported income *negatively* affect your eligibility and what you'll get at retirement. But you know what really gets our knickers in a wringer? That there's something you need to know that we don't know about.

### We Don't Know Everything You Don't Know

That's why the "Let's Talk" staff has worked hard to figure out what you don't know — like in-network care vs. out-of-network health care. Going out of network when an in-network provider is available can cost you big time. So, we reviewed data to see how many of you are doing just that.

And how about that Wellness Benefit? We studied the figures to see how many of you leave that money on the table every year and, believe me, it ain't pretty.

Through data analysis, we've gotten a good beat on what you need to know to use your benefits wisely and save money. But, we'll admit it: We don't know everything you don't know! That's why we need you.

### Talk Back to "Let's Talk"

Use [Talkback@wgaplans.org](mailto:Talkback@wgaplans.org) to send us your questions. And don't worry about how difficult they are. Your benefits staff really knows their stuff. If you use the subject area to preview the area of your question — eligibility, in-network providers, coordination of benefits, whatever — it will help us get it directly to someone who can give you the answer you need.

It's *your* benefits newsletter. Let's talk about what benefits *you!*

Daryl G. Nickens  
Trustee,  
Chair — Communications Committee

# HEALTH NEWS

## WELL NOW...

### Q) TO BE IN YOUR BEST SHAPE FOR SUMMER,

*the FIRST thing to get is a —*

- A. Really cool jogging suit
- B. Personal trainer
- C. A physical exam

A) If you picked “C,” you’re a winner. And, the really good news is that routine physical exams (unlike jogging suits and personal trainers) are covered under your Wellness Benefit (\$500 per person/ \$1,500 per family).

Plus, if you’re in Southern California and get a physical at any of The Industry Health Network locations (TIHN), only \$200 of the expenses will apply toward your Wellness Benefit leaving you coverage for other wellness expenses. For more information, call the Health Fund Administrative Office (818) 846-1015 or (800) 227-7863.



## A Network PITCH

- WRITER:** Okay, this really healthy guy, a screenwriter, gets a pain in his right elbow. And so, for the first time in his life, he needs to use his health insurance but doesn't know how.
- PRODUCER:** — possibly an MOW with a backdoor pilot.
- WRITER:** Neighbor tells ‘healthy guy’ he should go to a doctor in his PPO Network.
- PRODUCER:** Don't like that PPO term. Change it to something sexy.
- WRITER:** — But wait. He knows there're ways to save money by going to certain doctors, but he's all confused. Then, miraculously, he meets his beautiful neighbor, a claims adjuster —
- WRITER:** Nope. It's gotta be PPO. Means *Preferred Provider Organization*. It's a network made up of private doctors, labs and hospitals. They're all qualified, but they give lower rates.
- PRODUCER:** Not enough conflict —
- PRODUCER:** Just the bones. How does he find a doc?
- WRITER:** — ummm...so it's a love story?
- WRITER:** Through the PPO website.
- WRITER:** Ah...sorta. His neighbor knows all about medical benefits —
- PRODUCER:** So, at the end of the day, what does he do?
- WRITER:** That's the big twist! The guy's pain goes away. So, he decides to get a physical using his Wellness Benefit. Okay, so what do you think?
- PRODUCER:** I think I should cancel that lunch, 'cause I just found the next big thing! Oh yeah, baby!

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

## GENERIC DRUGS: 5 FACTS YOU SHOULD KNOW

The Health Fund requires that your prescriptions be filled with generics, if available. But are generics really as good as brand-name drugs? Here's what you need to know —

### 1 WHAT IS A GENERIC DRUG?

It's an exact copy of a brand-name drug in dosage, safety, strength, performance and use.

### 2 WHY AREN'T ALL DRUGS GENERICS?

When a company puts a new drug on the market, it gives the drug a brand name and protects it with a patent. When the patent expires, generic versions of the drug can be approved for sale.

### 3 ARE GENERIC DRUGS AS SAFE AND EFFECTIVE AS BRAND-NAMES?

All generic drugs must be reviewed and approved by the Food and Drug Administration (FDA) and meet the same rigorous, ongoing quality standards as brand-name drugs. Generics have not been found to cause more side effects than brand-names.

### 4 IF THEY'RE THE SAME, WHY DO BRAND-NAME DRUGS AND GENERICS LOOK DIFFERENT?

In the U.S., trademark laws don't allow a generic drug to look exactly like the brand-name drug. So, certain inactive ingredients in generic drugs, such as colors and flavorings, may cause a different look. Generics, however, MUST duplicate the same active ingredients as in the brand-name drug.

### 5 WHY DO GENERIC DRUGS COST LESS?

It takes years to get a brand-name drug on the market, so there are all those research, development, and promotion costs to recoup. Generic makers don't have those upfront costs. Plus, greater competition also helps keep the costs down.

## PENSION PLAN STATEMENT:

### *Trash or Treasure*

You get your statements twice a year. For your own good, **please read them.** Here's why:

- Someone needs to make sure you're given credit for all of your hard work
- You can't ask the Plan to track down missing contributions if you don't know they're missing
- It's a lot easier to correct mistakes or track down missing contributions during the year following the work than it will be when you're ready to retire
- Only you know whether we have the correct identifying information for you, such as your date of birth, legal name, marital status
- You'll be able to estimate how much your benefit will be at retirement
- You might need a copy of your statement to apply for a mortgage or business loan
- And, *bottom line*, if you're vested, you'll be able to use the benefit estimates on your statement so you can plan a secure financial future

If you find a mistake on your statement, report it so our Pension Benefits Department can correct oversights. The Employer Compliance Department can help you investigate contributions that are missing or misreported.

And, if you need to make any changes throughout the year (i.e., names, addresses, beneficiaries, etc.) go to our website at [www.wgaplans.org](http://www.wgaplans.org), download and complete the forms you need, and mail them in.

## EH?

If your statement reflects a Canadian ID number and you have a US Social Security Number, please contact the Administrative Office to ensure that your earnings are under the correct number. This will also help avoid having two accounts in case your employers report you under different names with different numbers.



### Did You Know?

Effective 1-1-06, you must have earned and reported covered earnings of at least \$30,145 during four (or less) consecutive quarters in order to be eligible for health benefits.

## AUDIT — *IT'S NOT A FOUR-LETTER WORD*

Health Fund coverage and pensions are important stuff. And, because these benefits are based on your earnings, it's critical that they're reported accurately. Incorrect reportings can affect your coverage under the Fund or how much you get when you retire. That's why the Administrative Office periodically audits contributions made on your behalf.

Here are the facts, straight and simple —

### WHY DO WE AUDIT?

- Federal law says we must
- Employers try hard but sometimes make mistakes
- Their mistakes can affect you for better or worse

### HOW CAN EMPLOYERS MAKE MISTAKES?

- Collective Bargaining Agreements change every three years
- These agreements are very complicated
- Minimums and ceilings may increase
- Contribution rates may increase or decrease (Health Fund rate has changed 5 times in 5 years)
- Computer errors

### WHAT KINDS OF AUDITS DO THE TRUSTS PERFORM?

EXTERNAL AUDIT PROGRAM	INTERNAL AUDIT PROGRAM
<ul style="list-style-type: none"><li>• Audit every employer every 3-4 years</li><li>• Make sure earned period is correct</li><li>• Collect or refund erroneous contributions</li><li>• Educate employers</li></ul>	<ul style="list-style-type: none"><li>• Respond to writer inquiries</li><li>• Review monthly reporting to spot errors</li><li>• Collect or refund erroneous contributions</li><li>• Educate employers</li></ul>

### HOW CAN YOU HELP?

- Check your statements!!!
- Report over or under reported earnings (even if you're not sure)
- Make sure the earned period is correct
- Send copies of your contracts and check stubs when you have questions
- Respond quickly! Statutes of Limitations apply

### QUESTIONS?

- Contact the Employer Compliance Department
- Check out our website at [www.wgaplans.org](http://www.wgaplans.org)



## “CHECK'S *in the mail!*”

You'll never hear that phrase again from the Pension Department when you have your benefit directly deposited into your checking or savings account. Just log on to [www.wgaplans.org](http://www.wgaplans.org), fill out the Electronic Funds Transfer “EFT” Authorization form, and return it to the Administrative Office.

Once we receive the form, we do a dry run or a “trial transfer” to make sure we have all the right numbers. Banking lingo calls this a “pre-note.” We've shortened the pre-note period so as long as we receive your EFT form by the 14th of the month, your benefit transmits to your account on the 1st business day of the following month.



### Did You Know?

If you're "vested" in the Pension Plan, your pension benefit can never be taken away from you even if you never work again.



# 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](mailto:DearDorothy@wgaplans.org). Your questions may be answered in the next issue of "Let's Talk" or published on the website.

*Dear Dorothy,*

*I keep hearing that a Pension Qualified Year is a calendar year in which I earn at least \$5,000 in "Covered Compensation." What exactly does this mean?*

— *Keep-It-Simple in Simi Valley*

Dear Keep-It-Simple,

Simply put, Covered (aka Reportable) Compensation is the money you earn by working for an Employer who is signatory to a collective bargaining agreement with the Writers Guild of America, west, Inc. or the Writers Guild of America, East, Inc. Once you reach the ceiling or cap on a project, your earnings are no longer reportable to the Pension Plan. You must have an employee/employer relationship with the signatory company and be hired to perform writing services contained in their collective bargaining agreement.

*Dear Dorothy,*

*I'm already vested for a pension, but how do I know whether I've earned enough quarters for Certified Retiree Health coverage?*

— *Gettin' Older in Chicago*

Dear Gettin' Older,

Your most recent Pension Statement will show the quarters you've earned. Or, you may call the Pension Benefits Department at (818) 846-1015 during regular business hours, and we'll be happy to determine the number of quarters that you've earned towards that retirement benefit. If you have

questions about your current Health Fund coverage, when it begins, when it ends, or whether you've earned extended coverage, please contact the Eligibility Department.

*Dear Dorothy,*

*I didn't work much this last year, so next quarter I'm losing my health coverage. I don't have any points to keep it going. What are my options?*

— *Worried in West Hollywood*

Dear Worried,

At first, you'll be eligible to extend benefits through COBRA for a certain period of time. Then, you may qualify for self-pay benefits through:

- Industry Advantage Insurance Services (888) 558-4247 or,
- The Entertainment Industry Group Insurance Trust, TEIGIT (323) 782-4713

*Dear Dorothy,*

*I have an IRA. Can I roll it over into the Producer-Writers Guild of America Pension Plan?*

— *Planning in Pittsburg*

Dear Planning,

Sorry, but the Plan cannot accept rollovers from other plans.

## FAST FACTS

### HEALTH

Coinsurance is the percentage of eligible medical expenses that you and the Fund must pay once you meet the calendar-year deductible. Coinsurance applies to all plans, except to the Open Access Plan network services.

When you use a doctor within the PPO network, you save big-time. You get a preferred rate and have a lower coinsurance than out-of-network care.

A generic drug is an exact copy of a brand-name drug in dosage, safety, strength, performance and use.

### PENSION

Benefits from the Pension Plan are in addition to your Social Security benefits and will not reduce your Social Security benefits.

If you're an early retiree, and have covered earnings under the Plan after you begin receiving pension payments, then the earliest you may begin your Second Retirement is when you attain age 65.

Lump Sums are only available for payment of retirement benefits if the actuarial value of your retirement benefit is \$5,000 or less.

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**

<b>IMPORTANT NUMBERS AND WEBSITES</b>			
<b>FOR QUESTIONS ABOUT . . .</b>	<b>CONTACT . . .</b>	<b>BY CALLING . . .</b>	<b>OR LOG ON TO . . .</b>
Eligibility, Claims, General Health and Pension Benefits, Life and AD&D Insurance	Administrative Office	(818) 846-1015 (800) 227-7863	<a href="http://www.wgaplans.org">www.wgaplans.org</a>
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Prescription Drug Benefits	MEDCO	(800) 987-6551	<a href="http://www.medco.com">www.medco.com</a>
Mental Health and Substance Abuse Benefits	PBHI	(888) 301-0056	<a href="http://www.PBHI.com">www.PBHI.com</a>
The Industry Health Network	TIHN	(800) 876-8320	<a href="http://www.mptvfund.org">www.mptvfund.org</a>
DPO Dental Plan	Delta Preferred	(800) 765-6003	<a href="http://www.deltadentalca.org">www.deltadentalca.org</a>
DeltaCare Dental HMO	DeltaCare PMI	(800) 422-4234	<a href="http://www.deltadentalca.org/pmi">www.deltadentalca.org/pmi</a>
<b>TIHN HEALTH CENTER LOCATIONS</b>			
<b>Bob Hope Health Center</b> , centrally located in Mid-Wilshire			(323) 634-3850
<b>Westside Health Center</b> , in West LA and near Santa Monica			(310) 996-9355
<b>Woodland Hills Health Center</b> , in the San Fernando Valley			(818) 876-1050
<b>Toluca Lake Health Center</b> , in Burbank's media district			(818) 556-2700
<b>Santa Clarita Health Center</b> , in nearby Valencia			(661) 284-3100