



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

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BEHAVIORAL HEALTH GOES ON "ALERT"

The Writers' Guild-Industry Health Fund is committed to providing a high level of benefit plans to its participants. Because we believe a strong mental health benefit program is part of that commitment, we set out to find a behavioral health company that could effectively deliver quality benefits to our participants. But when it comes to mental health benefits, quality can be particularly difficult to define.

After reviewing several mental health and chemical dependency programs, we found that California-based PacifiCare Behavioral Health (PBH) stood out for its emphasis on *proving* the quality of its program. That's one reason we're pleased to announce that Health Fund participants will have access to PBH mental health and chemical dependency benefits beginning January 1, 2004.

How does PBH demonstrate its quality? One way is through its commitment to achieving and maintaining the highest rating from the most rigorous accrediting body in their industry – the National Committee for Quality Assurance (NCQA). Every area of PBH's operations is regularly scrutinized, subjected to continual quality improvement and reported upon.

PBH also measures and reports on the results of the mental health care its therapists deliver. It doesn't simply rely on treatment reports from therapist, but also collects patient feedback during treatment and compares this to therapist assessment. Called "ALERT," this innovative system is nationally recognized for identifying problems early and contributing to more effective treatment.

Finally, PBH ensures quality by regularly surveying its members about key issues, such as ease of access to services and how helpful its services are. Not only does it report on these findings, but PBH takes action to continually improve its performance.

This kind of accountability has earned PBH a good reputation with its customers, members and contracted therapists over the past 17 years. We look forward to bringing this quality program to plan participants starting in 2004.

DELTA DENTAL PLAN OF CALIFORNIA HAS MOVED...

Delta Dental of California has changed its mailing address for dental claims. The new address is:

**Delta Dental of California
P.O. Box 997330
Sacramento, CA
95899-7330**

All current claims that have been mailed to the old address will appropriately be forwarded to Delta Dental of California.

What's Inside.

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INTRODUCING YOUR NEW BEHAVIORAL HEALTH BENEFIT PROVIDER: PACIFICARE BEHAVIORAL HEALTH

We are pleased to announce the selection of PacifiCare Behavioral Health (PBH) as your new provider of behavioral health benefits beginning January 1, 2004. As one of the nation's foremost behavioral health companies, PBH enjoys a solid reputation for quality among its customers, members and contracted therapists.

Although PBH is a new vendor to Writers' Guild-Industry Health Fund, eligible participants will continue to have confidential 24/7 access to the same comprehensive mental health and chemical dependency benefits as before. Plan participants also have access to PBH's broad network of behavioral health specialists.

If you are currently receiving behavioral health treatment, please take a look at the PBH provider directory at www.pbhi.com to see if your therapist is in the PBH network – or you can call PBH toll-free at 1-888-301-0056. If your current therapist is not part of the PBH network, PBH will make every attempt to include him or her. This will save you – and the Health Fund – from rising health care costs, and will ensure coordination of care for you and your family. In addition, your therapist will join a high-quality network of clinicians and hospitals that offers rapid payment systems, private access lines and many other benefits.

PBH phone lines became active on November 24, 2003 and are staffed by clinical service associates who can answer any questions you may have about starting treatment, benefit coverage, or adding your therapist to the PBH network. This toll-free line is exclusive to Writers' Guild-Industry Health Fund Members.

OPEN ACCESS

The Open Access (OA) plan is available for Participants located in the California, Illinois, New Jersey and New York service areas only.

Under the OA plan, a referral to a specialist or facility is not required to receive the higher benefit level; however, an OA provider must be used to receive this benefit. It is the participant's responsibility to ensure he or she uses providers contracted for the OA plan. **Participants should contact PHCS to confirm that the**

facility or physician of their choice is contracted as OA.

There are situations where the provider selection is not within the participant's control. These services include ambulatory services rendered by non-Open Access anesthesiologists, radiologists, technicians and emergency physicians in an OA facility when emergency care or scheduled surgeries are rendered. In these cases, effective April 1, 2002, the services are considered at 85% of reasonable and customary waiving

the application of the calendar year deductible.

Services under the Open Access plan that are rendered by non-Open Access providers, with the exception of the situations listed above, are considered at the lower benefit level (60%) of the usual, reasonable and customary charge, which also includes other plan limitations such as an annual deductible and annual out-of-pocket maximum.

"I PAID MY DUES, WHY AM I LOSING MY HEALTH FUND COVERAGE?"

Based on the number of times we hear that question, it is apparent that many of our participants believe that the dues they pay to the Writers Guild of America is what gives them coverage under the Health Fund. This is not the case. The following is a brief description of the current earnings requirements for Health Fund Eligibility and which earnings are, or are not, subject to contributions to the Health Fund:

Earnings Requirement for Health Fund Eligibility

As of July 1, 2003, a Writer must earn at least \$28,833.00 in subject compensation, within one to four consecutive calendar quarters, to earn 12 months (one year) of Health Fund coverage. This amount is based upon the WGA Minimum fee for writing a one-hour, prime time story & teleplay. Contributions in an amount equal to 7 ½% of subject compensation, are paid by employers signatory to the WGA Minimum Basic Agreement (or other Collective Bargaining Agreements with the Writers Guild of America, East or west).

Earnings Subject to Employer Contributions

Earnings subject to employer contributions include income received when a writer is employed to write literary material and/or make changes or revisions to such material. (An Employer-Employee relationship must exist between the writer and the signatory company that pays him/her.) In addition, certain residual payments for reruns

of television motion pictures (as distinguished from theatrical motion pictures) are subject to contributions from employers up to ceilings established by the WGA Minimum Basic Agreement (MBA).

Earnings Not Subject to Employer Contributions

Earnings not subject to employer contributions include income where no Employer-Employee relationship exists, such as the licensing or optioning of literary material, a sale of literary material where no additional hired services are performed, residual payments for theatrical motion pictures, residual payments for the broadcast of television motion pictures in a supplemental market (as defined in the MBA), royalty payments, character payments, or residual payments for airing of clips.

In addition, there are certain rules that govern whether contributions may be accepted or counted toward determining eligibility such as when a writer directly or indirectly owns 10% or more of the equity of the employer making such contributions. Writers who own 10% or more of the signatory reporting company need to contact the Administrative Office for further information.

As always, if there are any questions regarding the above information, or what is or is not subject compensation, please feel free to visit our website at www.wgaplans.org, or call the Employer Compliance Department of the Administrative Office of the Trusts.

EFT: THE WAIT IS OVER

Is waiting for your pension check getting old? Do you start getting anxiety attacks after the first of the month, when your monthly check has not arrived? Are you worried that your check will be lost in the mail? If you answered yes, to any of these questions, then EFT might be right for you! Electronic Funds Transfer ("EFT") ensures that your monthly benefit payment is transferred to your bank account every first business day of the month. It eliminates the wait for your check to clear because the funds are immediately available once they are in your account. No more waiting!

EFT is free to you. It provides you the convenience of automatic fund remittance to your financial institution. The information electronically transmitted to your bank is in a secure environment, which helps to prevent theft or fraud. A check in your mailbox could expose you to identity theft and delay access to funds.

It's easy to sign up! Just fill out an Electronic Funds Transfer Authorization form which can be obtained by calling the Administrative Office at 818-846-1015, extension 774 or by logging on to our website at www.wgaplans.org. Please allow 60 days for processing; you will be notified when your EFT is effective. Once you are set up for EFT, you will receive an Electronic Funds Deposit Advice each month, notifying you of your funds transfer. What are you waiting for? Sign up today!

DEAR DOROTHY

Dear Dorothy:

I received an annual statement for the year 2002, but can't find my statements from 2000 and 2001. Do I need to get copies of them?

- Curious in Century City

Dear Curious:

No, you don't need copies of previous statements. The Reported Compensation and Contribution information for each year that you have been a participant is listed on every annual statement. Since you have a year-by-year listing for 2002, it will show all years through 2002, including 2000 and 2001.

Dear Dorothy:

Just like the birds, I fly south for the winter. What will happen to my monthly benefit?

- Bird Lover in
Bellflower

Dear Bird Lover:

Nothing new will happen, unless you instruct the Plan in writing. If you have Electronic Funds Transfer ("EFT"), your monthly pension will be transferred directly to the same account, unless you let us know in writing otherwise. If you have your pension check mailed to you, it will continue to be mailed to the same location, unless you let us know in writing otherwise. You might want to use this opportunity to set up EFT, and then you won't have to worry about where you will be when

your check arrives. Enjoy your trip!

Dear Dorothy:

One of my Employers paid me \$50,000.00 before September 30, 2003 for writing work I performed. I want to make sure I've satisfied the minimum for health coverage in time to be covered starting on January 1, 2004. Did I make it in time?

- Hoping in
Hollywood

Dear Hoping:

A signatory Employer is required to make a report of contribution based on when you actually "earned" the money and not when you were paid. If the contribution report shows that you earned at least \$28,833 in the third quarter of 2003, then your health coverage will begin on January 1, 2004.

Dear Dorothy:

I am currently an active participant covered under the Health Fund. However, I am thinking about also being covered as a dependent under my husband's group health insurance. How does this work?

- Wife in West
Covina

Dear Wife:

If you are covered by the Health Fund and another group insurance plan, the Health Fund will pay benefits. Generally, if you are an

YOU CAN TAKE IT WITH YOU

Charges incurred by you or your dependents in October, November or December 2003 that are applied to your 2003 calendar year deductible will be carried over to your 2004 calendar year deductible, reducing your 2004 deductible by the amount of these charges. This carryover is automatically done for you.

REMINDER!! HEALTH CARE BENEFIT CHANGES - 2004

- New Mental Health and Substance Abuse Provider
- Discontinuation of the Industry Advantage/California Care HMO Plan
- Replacement of California's Regular Plan and Low Option Plan PHCS Physician Network with Blue Cross Physician Network
- Coordination of Lifetime Maximums

If you have not received your detailed announcement of these benefit changes, please contact the Administrative Office.

RETIREMENT OPTIONS: WE'VE GOT A SURE THING

Benjamin Franklin once wrote that "nothing is certain but death and taxes." With the Pension Plan's Ten Year Certain Option, you can add one more sure thing to your list.

The Ten-Year Certain and Life Annuity Option provides for a reduced monthly retirement benefit to the Participant for the Participant's life. Should the Participant die before receiving 120 monthly payments, the remaining payments will continue to the named beneficiary until a total of 120 payments have been made. No further payments will be made to the beneficiary once the 120 payments have been reached. If the Participant receives 120 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 May 1, 2002 under the Ten-Year Certain and Life Annuity Option. If Participant A were to pass away on April 15, 2012, will there be any further payments due to Participant A's beneficiary?

Answer: No. The guarantee of 120 months of benefit will end on April 1, 2012 (120th payment from retirement date). Since Participant A will collect his 120th payment prior to his death on April 15, 2012, Participant A's primary beneficiary will not be entitled to any benefits.

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 Ten-Year Certain and Life Annuity Option, his/her spouse or Qualified 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

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

MOVED?

If you have recently moved, please be sure to notify the Administrative Office by mail or fax:

**1015 N. Hollywood Way
Burbank, CA 91505**

Fax: (818) 566-8445

HOLIDAY CLOSURES

Our offices will be closed:
December 25 & 26, 2003
January 1 & 2, 2004



DEAR DOROTHY

(continued from page 4)

active participant, the Health Fund will pay benefits primary and your other group health coverage will be secondary. You will have to submit documents to the secondary insurance carrier after your claims under the Health Fund have been paid.

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. Your questions may be answered in the next issue of "Let's Talk" or published on the website.

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www.wgaplans.org

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