



The Newsletter of the Screen Actors Guild –
Producers Pension and Health Plans

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INSIDE TAKE 2	
<input type="checkbox"/>	In-Network Chiropractic Care Capped At \$45 Per Session2
<input type="checkbox"/>	Non-Network Multiple Surgery Benefit Upgraded.....2
<input type="checkbox"/>	New Hospital and Major Medical Deductibles for Industry Health Network Services.....2
<input type="checkbox"/>	Reminder of Changes Previously Announced3
<input type="checkbox"/>	New Plan II Hearing Aid Benefit for Children3
<input type="checkbox"/>	Post-Periodontal Surgery Benefit Offers Four Cleanings Per Year ..3
<input type="checkbox"/>	New Address for Delta Dental.....4
<input type="checkbox"/>	Directory4



New Pre-Retirement Pension Option for Surviving Spouses

The Board of Trustees is pleased to announce a new pension option designed to help protect the families of participants who die before retirement. If you are married and die *before* retirement but *after* meeting the service requirements for pension, your surviving spouse will now have the option of taking a 100% Pre-Retirement Husband-and-Wife Pension. This means that your spouse is eligible for 100% of the monthly benefit that would have been available to you had you lived and retired under a regular Joint and Survivor Option. The new 100% option is in addition to the existing Pre-Retirement benefit options of a lump sum or 60 equal monthly payments. The new option is effective for deaths occurring on and after January 1, 2004.

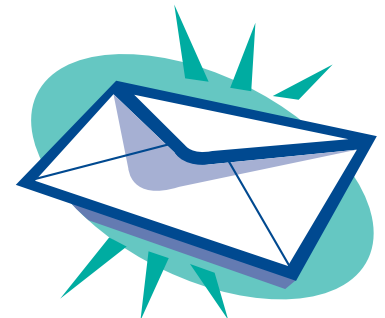
The Pension Department will discuss all the available options with your surviving spouse. To learn about the Pension Plan in more detail visit our Web site: www.sagph.org or refer to your Summary Plan Description (SPD) for the Pension Plan.

Direct Deposit of Pension Checks

With identity theft on the rise, the Pension Department would like to remind all pensioners about the safe and convenient option of having your monthly benefit checks directly deposited to your checking or savings account. When your check is directly deposited, you avoid potential delays of the mail as well as lines at the bank. The money is in your account and available on the first of each month.

Signing up for direct deposit is easy. Contact the Pension Department at the Plan Office (extension 2020) and tell us that you want to sign up for direct deposit of your monthly benefit. We will send you the short and easy to complete Electronic Deposit Form. You may also download the Electronic Deposit Form from the Plans' Web site. Once the Pension Department receives your completed form, we take care of the rest. It couldn't be easier. Call today and sign up.

To determine if your bank accepts electronic deposits, simply contact your bank's customer service department. You cannot sign up for direct deposit by telephone.





In-Network Chiropractic Care Capped At \$45 Per Session

The Health Plan's allowance for in-network chiropractic care has been changed to allow a maximum of \$45 per session, effective November 1, 2003. This is the maximum amount per session that the Plan will consider for all chiropractic services performed by a Doctor of Chiropractic (D.C.) in a single office visit.

Based on the current network contract rates, this new maximum will usually still cover all or most of the services charged by your chiropractor for a regular office session. Even with the new cap, the network benefit still offers you a significant discount when compared with similar services provided by non-network chiropractors.

Please note that you will be responsible for the difference between the Plan's allowance and the provider's contract allowance for the services rendered. This is in addition to any applicable deductible and co-payment.

Non-Network Multiple Surgery Benefit Upgraded

The maximum amount the Health Plan will consider for each medical service or procedure — when a non-network provider performs multiple surgical procedures — has been enhanced. Effective January 1, 2004, the Plan's allowance for multiple surgical procedures is as follows:

If multiple surgical procedures are performed, whether through the same or separate incisions, 100% will be allowed for the major procedure, 50% for the second procedure and 25% for each remaining procedure.

Note: Some surgical procedures require pre-authorization and are subject to limitations. It is always advisable to contact the Plan Office **before** undergoing any surgical procedure to determine if it is covered under the Plan.

New Hospital and Major Medical Deductibles for Industry Health Network Services

To help defray cost increases recently imposed by The Industry Health Network (TIHN), the Health Plan has added the following calendar year deductibles for both Hospital and Major Medical services from an Industry Health Network provider. There is currently no deductible. The new deductibles apply to both Plan I and Plan II, effective January 1, 2004, as follows:

Hospital	\$150 per person/\$300 per family
Major Medical	\$150 per person/\$300 per family

The office visit, surgery and emergency room co-payments will not change.

For participants who use both Industry Health Network and other providers, the new Industry Health Network deductibles will be used to satisfy a portion of both the existing network and non-network deductibles for Plan I and Plan II.

Even with the new deductibles, TIHN still offers the least expensive option for quality care. For the location of an Industry Health Network Health Center, call (800) 876-8320.

Reminder of Changes Previously Announced

The Health Plan has already announced several changes that take effect on January 1, 2004. Here is a quick summary of these items.

Eligibility Increases

For Earned eligibility commencing on the first of any calendar quarter in 2004, the minimum eligibility requirements for Health Plan coverage are:

Plan I	\$26,000
Plan II	\$13,000 or 70 days of employment

New Mental Health and Chemical Dependency Network

Effective January 1, 2004, the Plan's mental health and chemical dependency benefits will be administered by ValueOptions. Benefits and coverage remain the same. Benefits are available only through providers in the ValueOptions network, and **prior authorization by ValueOptions is required for all care starting January 1, 2004.**

If you are currently receiving benefits through the UBH network, you should contact ValueOptions to arrange for care after December 31, 2003. UBH authorization letters are not valid after this date. Call ValueOptions toll-free, (866) 277-5383. This phone number is exclusively for participants in the SAG – Producers Health Plan, and is available 24-hours, seven days a week. For hearing impaired service dial (800) 477-4624. You may also visit the ValueOptions Web site: www.valueoptions.com/sagph for a listing of network providers.

For care through December 31, 2003, you must continue to utilize the current network provided by United Behavioral Health (UBH). For an explanation of your mental health and chemical dependency benefits refer to your Health Plan SPD or visit our Web site: www.sagph.org.

Pay Your Health Plan Premiums With a Credit Card — Online or by Phone

Web Pay and **Phone Pay** are now available for both Earned and Self-Pay Health Plan premiums due on or after January 1, 2004. The new payment options, which are available to accept payment as of December 1, 2003, offer security, privacy and instant verification of payment. The Plan accepts payment from the following credit cards: Visa, MasterCard, American Express, and Discover.

See page 4 for new Delta Dental Address

New Plan II Hearing Aid Benefit for Children

Realizing the important role that hearing plays in all areas of childhood development, from learning and socializing to self-esteem, the Board of Trustees is pleased to announce a hearing aid benefit for the children of Plan II participants. This benefit is already available in Plan I. The benefit is for children up to age 19 with congenital hearing loss. It becomes effective January 1, 2004.

Benefits are subject to the major medical deductible, payable at 70% up to a maximum payment of \$1,200 per device, limited to one device per ear per lifetime. Repairs, battery replacement or replacement due to loss of the device are not covered.

Post-Periodontal Surgery Benefit Offers Four Cleanings Per Year

This is a reminder about an existing dental benefit. If you are eligible for Dental Benefits, you are entitled to two teeth cleanings per year. However, if you have had periodontal surgery, you are entitled to up to four cleanings per year. There is no deductible or copayment for these cleanings when you use a Delta DPO provider.

Review all your dental benefits on our Web site: www.sagph.org.



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PRODUCERS PENSION
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3601 West Olive
PO Box 7830
Burbank, CA 91510-7830



**New Address For
Delta Dental**

If you need to contact Delta Dental, the Plan's nationwide-dental network, use the new address below. The phone numbers and Web site address remain the same.

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

Customer Service:
(800) 846-7418

Locating a Network Provider:
(800) 427-3237

Outside the USA
(415) 972-8300

Web site:
www.deltadentalca.org/sagph

PENSION AND HEALTH PLAN DIRECTORY

Burbank Plan Office: (818) 954-9400
From outside the Los Angeles area: (800) 777-4013
Fax: (818) 953-9880
New E-mail address: psd@sagph.org
Web site: www.sagph.org

IF YOU NEED:

ASK FOR:

- Benefit and Eligibility Information**Participant Services
- Pension Plan Information**Pension Department,
Ext. 2020
- Information on Medical Claims**.....Participant Services
- Information on Dental Claims**
 - Delta Dental – Member Services(800) 846-7418
 - Directories(800) 846-7418
- Information on Prescription Drugs**
 - Medco Health.....(800) 903-4728
 - Prescription Pre-Authorizations.....(800) 753-2851
- NEW YORK Plan Office**(212) 599-6010
275 Madison Ave. #1819, New York, NY 10016
- SOUTHEASTERN Plan Office**(305) 670-9795
7300 North Kendall Drive #620, Miami, FL 33156