



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

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Winter 2011-2012

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Holiday Greetings

From:

The Board of
Trustees and Staff
of the
Screen Actors
Guild – Producers
Pension and
Health Plans



Long-Term Care Insurance Option Ending

Enroll by December 31st to receive coverage

The Plan’s provider of long-term care insurance, John Hancock, has decided to stop issuing group policies. We regret this action but it is part of an industry-wide retreat by carriers from the long-term care insurance business. They have found that the economics of continuing to underwrite group policies would demand higher premiums than most customers could consider paying.



What does this mean to you? If you already have long-term care insurance through the Plan, your coverage will not be affected. If you’re interested in signing up for coverage, you have until the end of the year to apply. If you became a Plan participant after December 31, you are not eligible.

It makes sense to take a look at your present and future needs for long-term care insurance before this option goes away because group policy rates can be significantly lower, especially for people with existing medical conditions. The current SAG-PHP policy offers particularly broad coverage, including participants, dependents, parents and grandparents.

If you decide that long-term care insurance is right for you, please contact John Hancock and request an enrollment kit. Call toll free at 800-543-7108 or go online at group.jhancock.com. All applications must be postmarked by December 31, 2011 in order to be considered for policy coverage.

Understanding Mental Health Coverage Changes

A quick reminder as we come to the end of the year that your mental health/substance abuse coverages changed at the beginning of 2011.

Here's a quick look at how that may affect you:

Who's eligible?

Plan I participants receive mental health and substance abuse coverage. Plan II does not offer this coverage.

Can I use a non-network provider?

You can choose to go to a non-network provider for mental health/substance abuse treatment *only* for *outpatient* care. All higher levels of care, such as intensive outpatient, inpatient and residential *must* be delivered by a network provider to be covered.

How do I submit a mental health/substance abuse claim?

Submit all claims to ValueOptions. Call them at 866-277-5383 for more information. ValueOptions pays all eligible mental health/substance abuse claims, including outpatient non-network treatment.



More questions? Call us at 800-777-4013 and we'll be happy to answer them for you.

Notice of Availability of HIPAA Privacy Notice



The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA) provides that the Plan periodically reminds you of your right to receive a copy of the Plan's HIPAA Privacy Notice. This notice explains how your private health insurance information is used by the Plan and your rights under HIPAA.

You can find the Plan's HIPAA Privacy Notice on the Plan's website or you may request a copy by contacting the Plan Office.

Summary Annual Report for Screen Actors Guild – Producers Health Plan

This is a summary of the annual report of the Screen Actors Guild – Producers Health Plan, (Employer Identification Number 95-2110997 P501) for the year ended December 31, 2010. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement and Insurance Information

The value of the Plan assets, after subtracting liabilities of the Plan, was \$143,126,126 as of December 31, 2010, compared to \$142,790,277 as of January 1, 2010. During the year, the Plan experienced an increase in its net assets of \$335,849. This increase included unrealized appreciation or depreciation in the value of the Plan assets; that is, the difference between the value of the Plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The Plan had total income of \$196,125,278 including employer contributions of \$134,860,366, employee and participant contributions of \$32,563,187, other income of \$4,351,446, realized gain of \$8,767,296 from the sale of assets, unrealized appreciation in the value of Plan assets of \$2,291,802 and earnings from investments of \$13,291,181. Plan expenses were \$195,789,429. These expenses included \$21,809,203 in administrative expenses and \$173,980,226 in benefits paid to participants and beneficiaries.

The Plan has a contract with Metropolitan Life Insurance Company to pay life insurance and accidental death and dismemberment claims incurred under the terms of the Plan. The total premiums paid for the Plan year ended December 31, 2010 were \$1,359,753.

Your Rights To Additional Information

You have the right to receive copies of the full annual report, or any part thereof, on request. The following items are included in the report: an Accountant's report, assets held for investment, transactions in excess of 5% of Plan assets, insurance information including sales commissions paid by insurance carriers and actuarial information regarding the funding of the Plan.

To obtain a copy of the full annual report or any part thereof, write or call the office of: Mr. Bruce L. Dow, Chief Executive Officer (CEO), P.O. Box 7830, Burbank, CA 91510-7830. The charge to cover copying is 25 cents a page.

You also have the right to receive from the CEO, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or a statement of income and expense of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the CEO, these statements and accompanying notes will be included as part of those reports. The charge to cover copying costs given above does not include a charge for the copying of these portions of the reports because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the Plan: 3601 W. Olive Avenue, Burbank, CA 91505, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



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Moving???

When you move, you must notify the Pension and Health Plan Office so that you will continue to receive information about your eligibility and benefits. This is especially important now that premium payment coupons are mailed every quarter to your address on file.

You can change your address with the Plan Office four different ways:

- Online at www.sagph.org
- Call the Plan Office
- File a Change of Address Card
- Write or FAX a letter to the Plan Office

The Screen Actors Guild is a separate entity from the Pension and Health Plans and requires a separate notice for change of address.

Sign up for Web access to all your information at sagph.org

PENSION AND HEALTH PLANS DIRECTORY

Burbank Plan Office: (818) 954-9400 or (800) 777-4013
Fax: (818) 953-2525 • E-mail address: psd@sagph.org
website: 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 Mental Health/Substance Abuse Coverage Value Options	(866) 277-5383
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	