

Screen Actors Guild - Producers Health Plan

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Maintaining Eligibility

In order for eligibility to continue without interruption, you must continue to meet the minimum earnings or days of employment requirement in your Base Earnings Period and pay your premium in a timely manner, if you are required to do so.

Base Earnings Period	Benefit Period
Jan. 1 thru Dec. 31	Apr. 1 thru Mar. 31
Apr. 1 thru Mar. 31	Jul. 1 thru Jun. 30
Jul. 1 thru Jun. 30	Oct. 1 thru Sep. 30
Oct. 1 thru Sep. 30	Jan. 1 thru Dec. 31

Once you establish eligibility, your Base Earnings Period and Benefit Period do not change unless you have a break in coverage due to a reduction in covered earnings or days of employment.

Special Rules for Medicare Eligible Participants

If you are age 65 or older or are eligible for Medicare due to disability, we review your earnings to determine if you meet the minimum days of employment, or earnings requirement in sessions. If so, the Plan is primary to Medicare. If you meet the minimum requirements but have less than the minimum in sessions, Medicare is your primary plan.

If you fail to enroll in Medicare when the Health Plan is secondary to Medicare, the Health Plan's benefits will be reduced. The Health Plan will coordinate benefits as though you received reimbursement from Medicare. The Plan Office will let you know any changes to your eligibility and can tell you which plan is primary at any time.

Questions ?

If you have any questions concerning your eligibility or how to become eligible, please contact the Participant Services Department at (818) 954-9400 or (800) 777-4013 outside of the Los Angeles area.

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Health Plan Rules and Requirements

Eligibility for the Screen Actors Guild - Producers Health Plan is established 1) through employment with producers who have signed Collective Bargaining Agreements with the Screen Actors Guild and 2) upon receipt of the appropriate premium payment, if required.

If you meet the minimum earnings or minimum days of employment requirement within four consecutive calendar quarters, you will establish one year of coverage for yourself and your qualified dependents. Your premium payment is determined by the Plan for which you qualify.

The four quarter period in which you must satisfy the minimum earnings or days requirement is called your **Base Earnings Period**. The one year period of coverage is called your **Benefit Period** and starts 3 months after your Base Earnings Period ends. The chart below outlines the Benefit Periods that correspond to the various Base Earnings Periods.

Base Earnings Period	Benefit Period
Jul. 1, 2007 thru Jun. 30, 2008	Oct. 1, 2008 thru Sep. 30, 2009
Oct. 1, 2007 thru Sep. 30, 2008	Jan. 1, 2009 thru Dec. 31, 2009
Jan. 1, 2008 thru Dec. 31, 2008	Apr. 1, 2009 thru Mar. 31, 2010
Apr. 1, 2008 thru Mar. 31, 2009	Jul. 1, 2009 thru Jun. 30, 2010

The Health Plan has two levels of benefits: **Plan I** and **Plan II**. Please see the chart on page 2 for the earnings and days of employment requirements to qualify for each of these Plans. The Plan for which you qualify depends on the amount of your earnings or your number of days of employment.

Once you meet the minimum earnings or days of employment requirement, your eligibility continues for one full year provided you continue to pay your premium. You are automatically eligible for the first Plan for which you meet the earnings or days requirement. Subsequent earnings are used in the next Base Earnings Period to determine your continuing eligibility.

Eligibility Requirements

The minimum requirements for Earned Eligibility commencing on the first day of any calendar quarter in 2008, 2009 and 2010 are outlined below. Calendar quarters start on January 1st, April 1st, July 1st and October 1st. These minimum requirements may increase each year. The Trustees have set a target increase of 3% per year, however they will determine the actual size of the increase based on an annual review of the Health Plan's financial condition.

Eligibility Commencing	Plan I Requirements	Plan II Requirements
January, April, July and October 2008	\$28,120	\$13,790 or \$10,000 with 10 Health Plan Years and age 40 or over or 74 days
January, April, July and October 2009	\$28,680	\$14,070 or \$10,200 with 10 Health Plan Years and age 40 or over or 74 days
January, April, July and October 2010	\$29,250	\$14,350 or \$10,400 with 10 Health Plan Years and age 40 or over or 74 days

A Note About Plan I and Plan II Benefits

Plan I and Plan II provide different levels of benefits and require different premium payments. The premium for Plan I is \$150 per quarter and the premium for Plan II is \$195 per quarter. The benefits for each plan are described in your Health Plan Booklet and supplements. Once you qualify for benefits, you will receive a premium billing statement and coupon.

The premium is waived for individuals who meet the age and service requirements for Senior Performers coverage but have not actually retired and begun receiving a pension.

What Earnings Count Towards Eligibility?

Not all of your earnings count towards your Health Plan eligibility. Your earnings fall into two categories: *covered* and *non-covered* earnings. Below is a guide to help you determine which of your earnings are reportable to the Health Plan.

Covered Earnings (sessions and residuals) are those which require contributions to be made to the Pension and Health Plans by producers who are signatory to the Screen Actors Guild contracts in connection with employment in theatrical motion pictures, television motion pictures, television commercials, industrial and educational motion pictures, public television, music videos and interactive media projects.

Non-Covered Earnings are those which do not require contributions to be made to the Pension and Health Plans. For example:

1. Payments for various penalties and allowances such as meal penalties, payments for rest period violations, traveling, lodging or living expenses, interest or liquidated damages (late fees), reimbursement for special hairdress, for wardrobe damage, or for the use of personal automobile or other equipment.
2. Residual payments for the following:
 - a) Television Motion pictures produced prior to June 1, 1960.
 - b) Theatrical Motion Pictures produced prior to January 31, 1966, and released to free television. (Theatrical Motion Pictures produced after that date and released to television after July 31, 1971 may be counted for eligibility.)
3. Earnings in excess of the theatrical and television contribution limits. For a schedule of the applicable contribution "ceilings", please contact the Plan Office or refer to the reverse side of your Summary of Earnings Statement.
4. Payments for work performed for a non-signatory company.