

# FOR YOUR BENEFIT...

The Newsletter for Motion Picture Industry Pension and Health Plans® Participants

Volume 17, No. 2

Spring 2007

## PARTICIPANTS TO RECEIVE IAP CONTRIBUTION INCREASE IN JULY

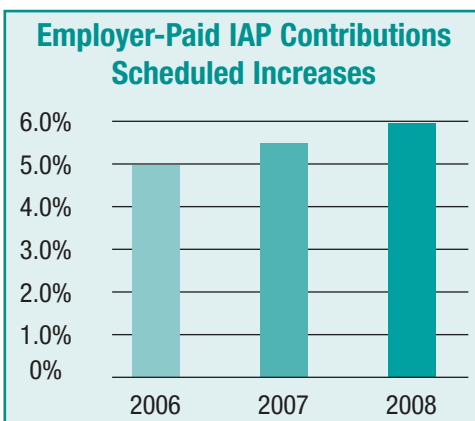
Effective July 29, 2007, most Participants will see the benefits of the first of two Individual Account Plan (IAP) increases scheduled for 2007 and 2008. This year's one-half percent increase will take the 100 percent employer-paid contributions from 5.0 percent of covered employee earnings to 5.5 percent annually. On August 3, 2008, that contribution will increase another 0.5 percent to provide a total contribution of 6.0 percent to the IAP accounts each year.

Participants are enjoying pension increases and plan stability that few other industries are experiencing. The vast majority of Defined Contribution plans (like 401k's) require some portion of the contribution to come directly from the employee. The Motion Picture Industry Individual Account Plan is unique and involves no contributions from Participants, with 100 percent of the funding coming from employers. Those dollars add up.

For annual earnings of \$50,000, for example, the one-half percent increase in employer contributions represents a change from \$2,500 to \$2,750 contributed in the IAP in the coming year. That amount will increase

to \$3,000 in 2008. Because the MPI Individual Account Plan portfolio has been wisely invested over the long term, with average earnings of 9.6 percent since 1995, those dollars will add up quickly toward retirement.

This year's contribution increase, as well as the 2008 jump, are the result of negotiations by many of the Collective Bargaining Parties last year and will impact Active Participants and Re-employed Retirees. Check with your Union to determine whether these increases are part of your Union contract.

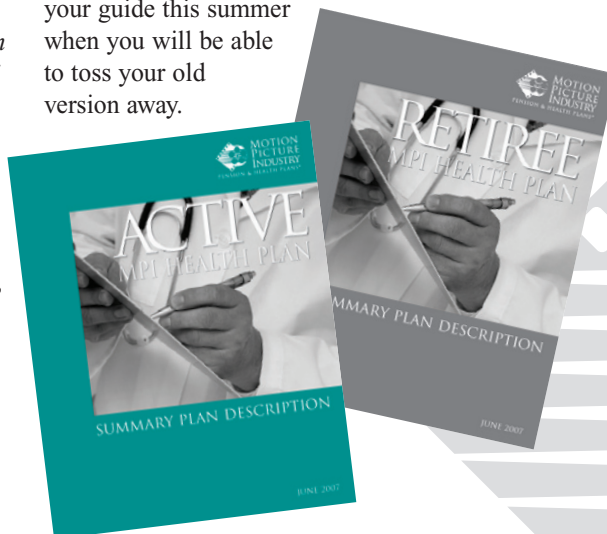


## UPDATED SPDS COMING YOUR WAY

Health Plan Participant mailboxes will soon be brimming with a new and up-to-date version of the MPI Health Plan *Summary Plan Description* (SPD). Both the Active and Retiree versions of this document are currently in production and include all benefit changes made since the last edition published in 2004.

The *Summary Plan Description* is a detailed reference for current Participants, as well as new Participants when they qualify for benefits, to confirm health coverage and limitations. The books are also mailed to those Active and Retired Participants whose health plans may have merged with the MPI Health Plan. These include appropriate appendices which contain any special rules different from those contained in the main SPD.

Watch for delivery of your guide this summer when you will be able to toss your old version away.



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### Dates to Remember

The Plan Offices will be closed in observance of the following holidays:

<b>Memorial Day</b>	<b>May 28, 2007</b>
<b>Independence Day</b>	<b>July 4, 2007</b>

### Participants Please Take Note:

As a result of unique agreements associated with mergers of various Locals throughout the years, not all the benefits reflected in this newsletter apply to all Participants. Please refer to your *Summary Plan Description* for more information, or call the West Coast Plan Office at 818 or 310. 769.0007, Ext. 106. From outside Southern California: 888.369.2007, Ext. 106.

## Postage Rate Changes

The price of a stamp is once again about to go up. When the new USPS rates go into effect May 14, 2007, the average consumer will merely see this as a two-cent increase in the price of a stamp. However, looks can be deceiving.

Previously, postage costs were based primarily on weight. The new rate structure puts a greater emphasis on size, shape and weight. Lower costs for an additional ounce will create new opportunities in many cases. The postal service is making a big push to decrease “Undeliverable as Addressed” mail and will make it more affordable for you to update addresses. Priority Mail® envelopes and boxes provide greater value – anywhere and everywhere.

One of the major changes is new shape-based prices for First-Class Mail® items, with lower rates than today for letters over one ounce, and lower rates for flats (large envelopes) over 6 ounces. The new price structure recognizes that each shape of mail piece – letter, flat, and parcel – has substantially different processing costs and affects processing and delivery efficiency. For example, for a First-Class Mail item, a 2-ounce letter will cost 58 cents; a 2-ounce flat, 97 cents; and a 2-ounce parcel, \$1.30. These prices reflect the differences in costs of processing and delivering each type of mail piece, as well as the higher value of larger pieces.

The new Forever Stamp™ has been introduced to make future price changes more convenient for consumers. The Forever Stamp will increase convenience for consumers by eliminating the need to purchase make-up stamps when new prices are implemented in the future. The value of the Forever Stamp will always equal the First-Class Mail single-piece one-ounce letter price that is in effect on the day of use (mailing), without the addition of extra postage. Initially the Forever Stamp will be sold at the new 41-cent rate.

During transitions such as this one, you are likely to make some postage mistakes on your personal mail and packages, and we may, as well. We are making every effort to educate ourselves about the new requirements, so please be patient.

## AN UPDATE ON DISEASE MANAGEMENT IN 2007

More than a year after kickoff, the MPI Health Plan Disease Management program has received great reviews from its first Participants. Comments like “Thanks for being relentless!” and “Thanks for sending educational information that is very well done and NOT written at an elementary school level,” provided feedback that the program is achieving its goals and meeting Participant needs.

Administered by the Motion Picture & Television Fund, diabetes was the initial focus for health coaches who are helping approximately 300 Active MPIHP Participants manage their disease. The program has now been expanded to monitor individuals with congestive heart failure and coronary artery disease as well. And asthma disease management is the next chronic illness to be addressed for eligible Active MPIHP Participants.

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*“Thank you for my son’s health packet. It was filled with so many good ideas.”*

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Effective management of a chronic illness requires education, time and active participation in the process by the person with the disease, as well as by his or her family members. Like diabetes, asthma can be complex in its need for ongoing

monitoring and self-management. It takes commitment and support to maintain good health.

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*“Thank you for this program and for encouraging me to attend the classes and get on track.”*

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The multi-disciplinary team of health coaches in the Disease Management program is available to help manage the flare-ups and complications that can arise from poor asthma control, just as they do with diabetes. Meeting the challenges of good asthma management requires the use of self-monitoring tools and various medications. The health coaches supply support and education, as well as motivation and behavioral change tips for those lifestyle choices that can impact the disease.

Active Participants who suffer from asthma will receive a letter offering services through the disease management program. To participate, you must be an Active Participant. For further information, simply call 866.959.9212. The services are free and confidential, and may just be the thing you need to get your life back in control and start breathing easier!

### Did You Know...

#### *DeltaCare USA is the same as PMI/Delta Care Dental Health Plan?*

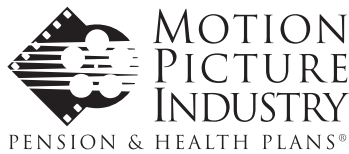
PMI/DeltaCare has merged into its parent company, Delta Dental of California, and is now known as DeltaCare USA. However, DeltaCare USA is still a pre-paid plan available to Participants and their eligible dependents living in California. The name change does not impact your benefit or the services provided.

#### *Using generic drugs can save you more than you think?*

Under the benefit rules for prescription drug coverage, Participants can save significant out-of-pocket dollars by using generic drugs. If a generic is available and you choose to use a brand name instead, you must pay the difference in cost between the generic and the brand-name drug, plus your co-payment. Ask your doctor to prescribe generics when available. And to save even further, use the mail order program for up to a 90-day supply.

# DID YOU KNOW WE'RE NOT THE SAME?

*Although we are two separate entities, Motion Picture Industry Pension and Health Plans and Motion Picture & Television Fund work collaboratively to provide quality benefits and affordable care for MPI Health Plan Participants.*



818 or 310.769.0007  
[www.mpiphp.org](http://www.mpiphp.org)

## Mission

The Plans exist to improve the quality of the lives of skilled professionals in the motion picture industry by enabling them to enjoy optimal health, and financial security during retirement years.

## Motion Picture Industry Pension Plan

The Pension Plan is a defined benefit pension plan that provides its qualified, retired Participants with a fixed monthly benefit payable for the Participant's lifetime. It also may be payable to a Beneficiary following the Participant's death.

## Motion Picture Industry Individual Account Plan (IAP)

The IAP is a defined contribution plan available to qualified Participants since 1979. The IAP provides a lump sum or annuity benefit payable to the Participant at retirement or to the beneficiaries as a death benefit.

## Motion Picture Industry Health Plan

The Health Plan provides an extensive package of benefits that includes:

- ◆ comprehensive medical
- ◆ hospital
- ◆ prescription drug
- ◆ vision
- ◆ dental *and*
- ◆ life insurance

These Collectively Bargained, Jointly Trusteed Labor-Management Trusts are exclusively for employees of the motion picture industry. Participation in these plans is automatic when the Participant works for an employer covered by the Plans, and has attained the required number of hours.



800.876.8320  
[www.mptvfund.org](http://www.mptvfund.org)

## Mission

To enrich the lives of people in our Southern California entertainment community by continuously evolving to meet their health and human services needs. We are dedicated to offering programs and charitable services which are provided with compassion and respect for the dignity of the whole person.

## Motion Picture & Television Fund Health Centers

There are five health centers located throughout the Los Angeles, San Fernando and Santa Clarita Valley areas, in addition to the Motion Picture & Television Fund Hospital. MPIHP Participants who use these health centers have no out-of-pocket expenses for covered services.

## Retirement Living for Every Need

The MPTF retirement community serves entertainment industry retirees seeking all levels of care, including independent and assisted living, skilled nursing and dementia care.

## Social and Charitable Services

The Motion Picture & Television Fund is a safe haven, providing a vast array of social and charitable services which include temporary emergency financial assistance for eligible industry members, counseling, referral to community resources, and much more.

## Elder Connection

Elder Connection is the trusted resource for entertainment industry members age 65 and older living in the community, and for those involved with their care.

## The Samuel Goldwyn Foundation Children's Center

The center provides progressive day care for children from ages eight weeks to six years.

## MPTF Foundation

Spearheading the fundraising that allows MPTF to provide charitable services is the MPTF Foundation. Whether you contribute a little or a lot, you can help provide for the thousands of individuals who turn to MPTF for assistance.

## Did You Know...

### *There is no co-pay when you use the MPTF Health Centers?*

There is a strong cost-saving incentive for Participants and their Eligible Dependents to use the Motion Picture & Television Fund (MPTF) Health Centers and The Industry Health Network providers. Use of the MPTF network is cost-free to all Participants for covered services, but for those who live in the MPTF service area, there is an even greater savings. If they choose to use any other provider, these Participants pay a \$25 co-pay per visit plus co-insurance.



# PROTECTING YOURSELF FROM ULTRAVIOLET RADIATION

*The sun is essential to our lives, and it feels good on our skin. But it can also be responsible for painful sunburns, skin damage and even cancer. The culprit is something that's not visible to the human eye, so it's easy to forget the harm it can do...*

By Chalmers H. Armstrong III, M.D.  
MPIPHP Medical Director

The Ultraviolet Radiation (UV) that travels hidden in the sun's rays includes both UVA, which penetrates deep into the skin and causes premature aging, and UVB, which penetrates into the skin's upper layers and can cause a suntan and sometimes a sunburn. Both can also cause damage to the lens of the eye (cataracts) and skin cancer. Some of the skin cancers caused by the ultraviolet radiation, such as malignant melanoma and less commonly, squamous cell carcinoma, can actually spread to vital organs in the body and potentially, cause death.

## Who Is at Risk?

All of us are at risk and should use preventive measures against the harmful rays of the sun. Some are at higher risk, however, including those with fair skin, red or blond hair, light colored eyes, and those who work outside or have had excessive exposure to the sun as a child or adult.

## What Can We Do to Protect Ourselves?

1. Use a sunscreen or sun block with a Sun Protection Factor (SPF) of at least 15, which means it takes 15 times longer to burn from UVB exposure than when no SPF is used.
  - Sunscreens generally chemically *absorb* UVB rays. They must be reapplied as often as every hour or two.
  - Many sunscreens have added some UVA protection and are labeled "broad spectrum," so check the product you select carefully.
  - Sun blocks physically *deflect* the harmful UV rays.
2. Wear clothing that protects your skin, such as wide brim hats, long sleeve shirts, tightly woven cloth and clothing specifically rated for blocking UV radiation.
3. Wear sunglasses that provide 100% UV protection.
4. Avoid tanning booths and sunlamps. They also emit harmful UVA rays.
5. Beware of reflected light from sand, sidewalks, water and snow because it increases the amount of UV radiation your body receives.
6. Be aware that:
  - Almost 85% of the sun's damaging rays pass through clouds.
  - High altitudes have less atmosphere and, therefore, less protection from UV radiation.
  - Ordinary glass filters out UVB radiation, but not UVA. Laminated glass used in automobile windshields filters out nearly all UV radiation.
  - The sun's rays are most intense between 10 a.m. and 4 p.m. Reduce the time you spend outdoors during these hours.
  - "Sunscreen pills," made up of beta-carotene and antioxidants, have not been thoroughly studied and should not replace sunscreen or sun block.

## PBH OUT-OF-NETWORK CLAIM FORM EXPEDITES REIMBURSEMENT

When submitting an out-of-network mental health services claim to PacifiCare Behavioral Health, a fully-completed claim form will expedite the processing of your claim.

When claims are simply submitted on provider letterhead or with a receipt of payment, the necessary information to process the claim may not be included. The fully-completed form enables PacifiCare Behavioral Health to reimburse you or your provider without delays.

Although the claim form itself is not required, the information requested on it is required for processing and payment

to occur. By using a standard HCFA-1500 claim form, you and your provider can be assured that the necessary information has been submitted.

The HCFA-1500 claim form is available online at [www.PBHI.com](http://www.PBHI.com).

- 1) Click the "Provider" section.
- 2) You will be redirected to [www.ubhonline.com](http://www.ubhonline.com).
- 3) Click on "Administrative Resources."
- 4) Click on "forms."
- 5) Click on "PBH Forms."
- 6) Print HCFA 1500.

You may also go to [www.mpiphp.org](http://www.mpiphp.org) and click on "Claims" under "Your Forms."

Whether or not you use the form, please make sure the following information is completed by you or your provider when filing a claim: Employee Name, Patient Name, Employee ID Number, Patient Date of Birth, Address, Date(s) of Service, Place of Service, CPT Codes, Diagnosis, Cost of Service, Provider Tax ID Number or Social Security Number, and Provider Address and Telephone Number.

# WELLNESS IS IN SEASON

It's spring and the New Year's resolutions may be a distant memory, but they don't have to be forsaken.

Comprehensive physical exams and discounts on health clubs and yoga studios are all offered through The Wellness Program.

Begin with a physical at one of the Motion Picture & Television Fund (MPTF) Health Centers, and there's no out-of-pocket expense to you or your dependents. Simply call the Health Center of your choice and make an appointment for an adult examination at 800.654.WELL (9355). For children age 12 and younger, the Industry Health Network offers referrals to network pediatricians by calling 800.876.8320.

Participants who live outside of Los Angeles County may choose any physician for a physical examination. An annual benefit maximum of \$300 of that cost will be covered.

But don't stop at the physical exam. The MPTF centers offer a comprehensive

array of health management, lifestyle enhancement, healthy family services and wellness and learning resources. Why not quit smoking through a program tailored for entertainment industry employees? Or, learn to manage your stress, increase your fitness level or lower your cholesterol? It's all available through the Health Centers.

## The Wellness Line

The MPTF Wellness Line is staffed from 8:30 a.m. to 5 p.m. Pacific Time, Monday-Friday, for all services. Phone reservations may be made 24-hours daily at 800.654.WELL (9355). For Participants who reside outside the Los Angeles area and are planning a visit, be sure to take advantage of the Wellness services provided. Reserve a space for a seminar or participate in other programs by calling 818.876.1792.

## PARTICIPANTS TRANSITION TO BLUE SHIELD PHYSICIAN NETWORK BY AUGUST 1

Effective last August, the MPI Health Plan contracted nationwide with Blue Shield of California to provide health plan services for all indemnity plan Participants. A very few California Participants who had an ongoing, recent relationship with a Blue Cross preferred provider physician not contracted with Blue Shield were able to take advantage of a generous one-year transition period offered by the MPI Health Plan.

The MPI Health Plan permitted the one-year transition period to allow the physicians ample opportunity to join the Blue Shield network or for Participants to carefully choose a new physician from the Blue Shield network. During this time, Participants have paid no more than they would have paid for that physician's services had the change to Blue Shield not been made.

The end of the transition period is July 31, 2007, as published in the

*Summer 2006 Plan Update* distributed July 19, 2006. If the physician has not contracted with Blue Shield, **as of August 1, 2007, the Participant must either change to a Blue Shield preferred provider or pay the higher out-of-pocket costs associated with non-network physicians.**

For any Participants who are still using non-network physicians and taking advantage of this transition period, now is the time to address this issue, rather than wait until July. The first step is to contact the physician to find out if he or she is currently part of the Blue Shield network or plans to be, or go to [www.blueshieldca.com](http://www.blueshieldca.com) to find out. There is also a direct link to the Blue Shield directory through the MPIHP website at [www.MPIHP.org](http://www.MPIHP.org).

For any new physician you are considering, simply call the physician and ask if he or she is contracted with Blue Shield.

## PacifiCare Behavioral Health Gets a New Name

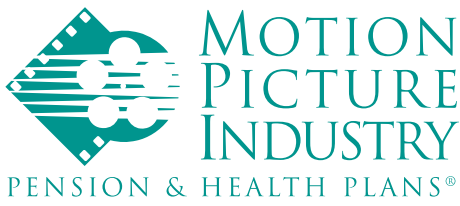
PacifiCare Behavioral Health will soon have a new name and a new look. PacifiCare was purchased by United Healthcare in early 2006.

Their Behavioral Health program is now in the process of an integration with United Behavioral Health that will result in some changes to the administration of MPI Health Plan's Behavioral Health benefit starting July 1, 2007. There will, however, be no changes to the benefits available, and Participants will continue to access care in the same way.

One of the noticeable changes to come with the United Behavioral Health name and logo is Wellness Assessments. Instead of a Life-Status Questionnaire (LSQ), Participants will be given a "Wellness Assessment" to complete during their first appointments. The Wellness Assessment has fewer questions than the PacifiCare LSQ, but includes different questions that help measure the impact of the Participant's health, home and work life concerns.

Participants will be asked to complete additional Wellness Assessment questionnaires in later visits, as well as one that will be mailed about four months after the first visit with a clinician. While filling out the Wellness Assessment is voluntary, doing so can help patients and their clinicians better understand the problems and identify the help that is needed.

Contact the MPI Health Plan Participant Services Department at 818 or 310.769.0007, extension 106, with any questions regarding these changes. Outside Southern California, call 888.369.2007, extension 106.



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## WE THOUGHT YOU'D LIKE TO KNOW...

This newsletter contains important information about your rights under the Motion Picture Industry Pension and Health Plans and under ERISA. Please keep it with your *Summary Plan Description* for future reference.

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Please send your comments and suggestions to:  
MPIP&HP  
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### Qualifying Periods for Monthly Eligibility

Eligibility for six-month benefit periods is determined on a monthly basis according to the schedule below. Continuing eligible Participants who work at least 300 Qualified Hours in a Qualifying Period will receive benefits in the next Eligibility Period. (Example: 300 hours in the Qualifying Period 10/22/06 - 4/21/07 confirms benefits coverage in Eligibility Period 7/1/07 - 12/31/07.) Additional qualification requirements apply for new Participants to qualify for Initial Eligibility. See your Summary Plan Description for details.

Qualifying Periods	Eligibility Periods
10/22/06 – 4/21/07	7/1/07 – 12/31/07
11/26/06 – 5/26/07	8/1/07 – 1/31/08
12/24/06 – 6/23/07	9/1/07 – 2/29/08
1/21/07 – 7/21/07	10/1/07 – 3/31/08
2/18/07 – 8/25/07	11/1/07 – 4/30/08
3/25/07 – 9/22/07	12/1/07 – 5/31/08
4/22/07 – 10/20/07	1/1/08 – 6/30/08
5/27/07 – 11/24/07	2/1/08 – 7/31/08
6/24/07 – 12/22/07	3/1/08 – 8/31/08
7/22/07 – 1/26/08	4/1/08 – 9/30/08
8/26/07 – 2/23/08	5/1/08 – 10/31/08
9/23/07 – 3/22/08	6/1/08 – 11/30/08