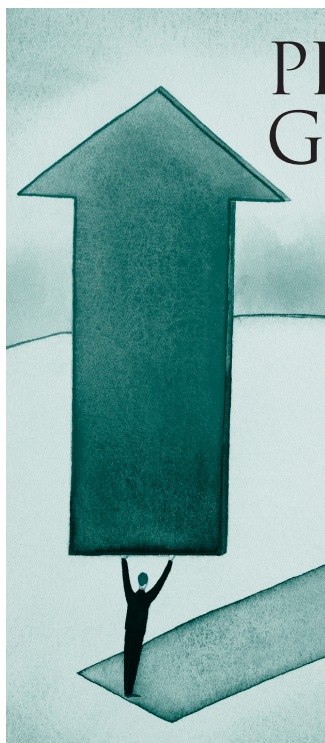


# FOR YOUR BENEFIT...

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

Volume 16, No. 1

Spring 2006



## PENSION BENEFITS GET A FULL 15% BOOST

**B**ecause of the strong financial health of the MPI Pension Plan, Active Participants will have a 15 percent increase applied to their current accrued monthly benefit. The amount will be reflected in the Pension annual statements due out this summer.

Those eligible Participants who retired on or after August 1, 2003, may soon be enjoying a significant 15 percent increase to their monthly pension benefits. In addition to a higher monthly payment from this point forward, the increase is also retroactive to the Participant's retirement date. Those approximately 2,100 impacted Participants will receive a lump sum payment for the retroactive portion of the increase.

The increase comes as a result of contract negotiations held in 2003. At that time the collective bargaining parties recommended, and your MPI Pension Directors voted to approve, a pension benefit increase for Active Participants that would range from 7.5 to 15 percent. The final number would be derived from the actuarial analysis of the funding

*continued on page 2*

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### Dates to Remember

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

**Memorial Day**  
May 29, 2006

**Independence Day**  
July 4, 2006

### 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. 244. From outside Southern California: 888.369.2007, ext. 244.

## MPI HEALTH PLAN ADDS BENEFITS FOR PARTICIPANTS

**T**he Motion Picture Industry Health Plan (MPIHP) has added four new benefits for Participants and their eligible dependents effective April 1, 2006. At its December 2005 meeting, the MPIHP Board approved coverage for home hospice care, meningitis vaccinations, nutritional support administered at home, and an expanded benefit for the use of a continuous passive motion (CPM) device. All benefits are subject to specific qualifying criteria.

The MPI Health Plan continuously monitors the needs of Participants and their eligible dependents and seeks to be responsive in providing appropriate benefit coverage. The addition of home hospice care, for example, will provide the comfort care and support needed by non-Medicare-eligible Participants and their families faced with terminal illness.

"We are continually monitoring the latest scientific research to assess what new treatments may be viable," said Timothy Lefevre, M.D., MPIHP Medical Director. "But for the safety of our Participants (and their eligible dependents),

### **New MPIHP Benefits Effective April 1, 2006**

Four new benefits have been added for MPI Health Plan/Blue Cross Participants who qualify based on specific eligibility criteria:

- Home Hospice Care
- Meningitis Vaccinations
- Home-Administered Nutritional Support
- Continuous Passive Motion Therapy

See the *Plan Update* on page 3 for further information, including eligibility criteria.

we want to know that scientific research proves their value." For example, the CPM benefit has been expanded because recent comprehensive testing has proven the practice to be highly effective at improving the mobility of knee, shoulder, hand and elbow joints when it is administered immediately following surgery or a manipulation procedure.

Further details regarding each of these new benefits is available in the *Plan Update* included on page 3 of this newsletter. If you have questions about these benefits, call our Participant Services Department at 818 or 310.769.0007, extension 286. From outside Southern California, call toll-free at 888.369.2007, extension 286.

## Participant Privacy is MPIHP's Priority

Protection of our Participants' private health information has always been an extremely important aspect of the comprehensive services provided to Participants by the Motion Picture Industry Health Plan.

Our comprehensive "Notice of Privacy Practices" governs our actions to guard you against unnecessary use and disclosure of your personal information. The policy and practices have been written not only to meet, but to exceed, the strict standards of the Health Insurance Portability and Accountability Act of 1996.

This very detailed policy clearly defines acceptable circumstances for disclosure of personal Participant health information, while still allowing the Plan necessary access for business operations. In addition to confidentiality practices, it spells out your rights to access and restrict use of your health information. It identifies steps you can take to review your personal information and to request amendments, as well as receive an accounting or copies of certain disclosures of your health information that the MPI Health Plan is required to keep.

We encourage you to review these policies and practices and offer a number of options for you to obtain a copy of the Notice by telephone, standard mail or e-mail. A copy of the Notice may also be downloaded from our Website at [www.mpiphp.org](http://www.mpiphp.org)

### Your Right to Privacy

If you have any questions regarding patient privacy and your privacy rights or would like a copy of the MPI Health Plan "Notice of Privacy Practices," please contact:

Victoria L. Fins, Compliance Officer  
MPI Pension & Health Plans  
P.O. Box 1999  
Studio City, CA 91614-0999

E-mail: [vfins@mpiphp.org](mailto:vfins@mpiphp.org)

Phone: 818 or 310.769.0007, extension 316. For those calling from outside Southern California, the toll-free number is 888.369.2007.

## DON'T FORGET YOUR ANNUAL PHYSICAL

When was the last time you went to see your doctor for an annual check-up? If you're like most people, it's probably been more than a year ago. In fact, many people don't even remember when they last went to see their doctor for a complete exam.

There are several benefits to having an annual physical examination. Many diseases and conditions can be treated more effectively and with greater success if they are detected early. Another benefit is getting an assessment of your overall health and finding out what changes, if any, you need to make in your diet or lifestyle. By testing your blood and urine, doctors can tell a lot about the health of your heart, liver and other vital organs.

During an annual exam, your doctor will also ask you questions about your job, how much stress you are under, your eating habits, exercise and proper nutrition. Be open to what your doctor has to say and don't hesitate to ask a lot of questions.

For those who would like to take advantage of the Wellness Program annual check-up benefit, the Motion Picture & Television Fund (MPTF) has five conveniently-located health centers

around the Los Angeles area. There are no vouchers or co-pays required for MPI Health Plan Participants and their eligible dependents age 13 or over.

To schedule a comprehensive physical, simply call the health center of your choice and make an appointment.

Bob Hope Health Center: 323.634.3850  
Santa Clarita Health Center: 661.284.3100  
Toluca Lake Health Center: 818.556.2700  
Westside Health Center: 310.996.9355  
Woodland Hills Health Center: 818.876.1050

Those Participants and their eligible dependents covered by the MPI Health Plan/Blue Cross benefit option, may use the MPTF centers for their other health care needs as well.

**Participants Please Note:** All MPIHP Participants are eligible to participate in the Wellness Program. However, MPIHP Participants enrolled in the Health Net, Kaiser and Oxford plans must utilize their chosen benefit plan for any other doctor visits and major medical services. Please see your *Summary Plan Description* for more details about your benefits.

For other information about the MPTF Health Centers, please call their Customer Service line at 800.876.8320.

## Pension Benefits Get a Full 15% Boost

*continued from page 1*

liability of the Plan at the end of 2005. Therefore, anyone retiring on or after that August 1, 2003 date, may be eligible for the increase.

Calculations for the impacted retirees will take some time to complete, as they must all be handled on an individual basis. This is not a flat 15 percent increase on the current monthly benefit, but is based on the Participant's personal situation. For example, the new rates may apply only to partial benefits or to none if a Participant has a Break in Service before 2003. The early retirement reduction factor must be considered, and the benefit increase may

be reduced, depending on what payment option was selected.

The monthly pension increase and the lump sum payment for the retroactive portion of the increase will be paid out sometime in early summer 2006.

Questions regarding this and any other Pension Plan issues can be addressed through the Pension Department staff at the main office in Studio City, 818 or 310.769.0007, extension 627. Those calling from outside Southern California may call toll free at 888.369.2007. Those Participants on the East Coast may call the New York Plan office at 212.634.5252.

### Did You Know...

*The Toluca Lake Health Center no longer provides acupuncture services.*

However, acupuncture continues to be a benefit covered by the MPI Health Plan if provided by a certified Acupuncturist or Medical Doctor. A maximum of 20 treatments are covered each calendar year. Further details on this benefit and out-of-pocket costs to the Participant can be found in your *2004 Active Summary Plan Description* on page 48, and in your *2004 Retiree Summary Plan Description* on page 36.

# PLAN UPDATE

Update to Your Summary Plan Description

Spring 2006

This Plan Update 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.

## MPI HEALTH PLAN: NEW BENEFITS EFFECTIVE APRIL 1, 2006

### HOME HOSPICE CARE

#### What is Hospice?

While the goal of most medical care is to prevent and to cure illness, hospice is a special concept of care. This palliative approach focuses on managing pain and treating other symptoms to improve the *quality* of life for those individuals faced with a terminal illness. Hospice also offers emotional and spiritual comfort and support to patients and their families, as well as practical services that help everyone make the most of the final months of life.

Hospice teams include physicians, nurses, social workers and ministers of various faiths, all working collaboratively to meet the unique needs of the patient and family. These professionals may also bring in others to provide home care and other support services to allow patients to stay at home with loved ones.

#### Who is eligible?

Qualifications for eligibility for the new MPI Health Plan home hospice benefit include Participants and their dependents who:

- Are currently eligible for MPI Health Plan benefits as their primary coverage, *and*
- Have no other home hospice coverage available (this would include Medicare or any other health plan that has a hospice benefit), *and*
- Are not enrolled in Health Net, Kaiser or the Oxford Plan, *and*
- Have a treating physician who indicates that the patient is likely to have less than six months' life expectancy, *and*
- Indicate their desire to have hospice services provided in the home.

#### What is covered?

Hospice services provided in the home through MPIHP are a covered benefit. There are no

out-of-pocket expenses associated with home hospice care. MPIHP has contracted with the Motion Picture & Television Fund to provide this service nationwide.

#### How do I access home hospice services?

The eligible Participant or family member must contact the MPI Health Plan Participant Services Department at 818 or 310.769.0007, extension 286. Those calling from outside Southern California may call toll-free at 888.369.2007, extension 286.

### CONTINUOUS PASSIVE MOTION (CPM)

#### What is CPM?

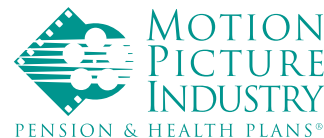
Scientific research has proven that movement of joints as early as possible following surgery lessens scarring, promotes cartilage growth and healing, and improves range of motion. Continuous passive motion (CPM) involves the use of a motorized device to gradually move the joint through its range of motion without effort by the patient. Once the patient is able to participate in active physical therapy, CPM is no longer needed.

#### Who is eligible?

All MPIHP/Blue Cross Participants and eligible dependents.

#### What is covered?

Under this expanded benefit, the MPIHP considers CPM machines medically necessary to improve range of motion and promote cartilage growth and healing following specified knee, shoulder, hand or elbow joint surgeries or procedures. Previously, CPM was available only after total knee replacement surgery. This therapy is to begin within two days following surgery and will be covered for seven-to-ten days, but can be extended to three weeks if medically necessary.



### Did You Know...

*The new disease management benefit kicked off in January 2006.*

Initially, the program is available to certain Active Participants and their eligible dependents who suffer from diabetes, but ultimately this clinical team support will expand to other chronic conditions. There is no charge to those who enroll, and the program provides professional help from a trained nurse/coach in managing your diabetes. For further information, contact the Motion Picture & Television Fund disease management coordinator toll free at 866.959.9212.

*Your MPIPHP website is your first stop for the latest health care information.*

You can also get details about your Pension and Health Plans benefits, and you can even download most of the Plans' forms conveniently and quickly. Just stop by [www.mpiphp.org](http://www.mpiphp.org) to see what's available to you.

### 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. 244. From outside Southern California: 888.369.2007, ext. 244.

### NUTRITIONAL SUPPORT

#### What is Nutritional Support?

Of course, we all need food to live, but sometimes an individual may be physically unable to swallow in order to get that life-sustaining nutrition. The problem may be as a result of any number of medical conditions such as cancer of the mouth or esophagus, brain injury or stroke. In those situations, sustenance must be supplied in a different way, often called gastric tube feeding.

#### Who is eligible?

Any MPIHP/Blue Cross Participant or eligible dependent who is physically incapable of swallowing.

#### What is covered?

Gastric tube feeding is a covered benefit when there is physician-verified inability to take food by mouth. The benefit is for at-home feedings only and is in addition to services that may be provided in the hospital.

**Please Note: Any other nutritional replacement, supplements, vitamins and minerals, including baby formula, are not covered.**

### MENINGITIS VACCINE

#### What is Meningitis?

Meningococcal meningitis is a potentially fatal bacterial infection that afflicts 2,500 to 3,000 people in the United States annually. It is an infection of fluid surrounding the brain and spinal cord and also can cause blood infections. Approximately 10 percent of individuals who contract the meningococcal disease die, despite treatment with antibiotics. Of the survivors, up to 20 percent suffer long-term disabilities such as hearing loss, brain damage and limb amputations. The Meningococcal vaccine is highly effective in protecting individuals.

#### Who is eligible?

Under the new MPIHP/Blue Cross benefit, covered Participants and their

eligible dependents include those:

- Ages 11 through 18 (through age 22 if eligible as a full-time student).

In addition, Participants and their eligible dependents of any age are covered if:

- Their spleen is non-functional or has been surgically removed, *or*
- They suffer from specific immune deficiencies, *or*
- They have been diagnosed as being HIV-positive.

#### What is covered?

Vaccinations are covered once every three years for Participants and their eligible dependents who meet the specific criteria.

#### How may I access the meningitis vaccine?

Discuss the vaccination with your treating physician to see if he or she recommends it.

## RECONSTRUCTIVE SURGERY BENEFITS AVAILABLE FOR BREAST CANCER SURVIVORS



A woman diagnosed with breast cancer is forced to make a number of life-altering decisions in a short period of time. The most effective means to fight and beat the disease is the first and most important choice, but if that option involves mastectomy, a new challenge may arise based on her concerns over body image.

As a Participant or eligible dependent receiving benefits for a mastectomy, MPI Health Plan is ready to help, with benefit coverage that includes reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema.

Your treatment decisions must, of course, be made in consultation with your physician.

These comprehensive benefits meet the requirements established by the Women's Health and Cancer Rights Act of 1998. The standard Participant co-pays do, of course, apply. Call us at the Health Plan offices, 818 or 310.769.0007, ext. 286, for further information. From outside Southern California, call 888.369.2007, ext. 286.

Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) Participants should review their Evidence of Coverage booklets or contact those plans directly for coverage information.



# Battling World-Wide Infections

*Is concern over bird flu media hype, or should we be concerned?*

By Timothy M. Lefevre, M.D.  
MPIPHP Medical Director

*It's nearly impossible to turn on the news today without hearing reports on the spread of bird flu virus H5N1 throughout the world. And frightening predictions are being made of how a pandemic could spread the disease globally and kill tens of millions as happened in the infamous 1918 influenza outbreak. It, too, was caused by a variant of bird flu virus.*

Certainly the bird flu threat has some element of sensationalism and is providing exciting headlines on slow news days. However, government concern is rising about a possible pandemic for which there is little or no immunity in the population, one that puts individuals of all ages and health status at risk.

In today's global culture, with long-distance travel a part of everyday life for businesses and families, the threat of a rapidly-spreading pandemic is real. The concern for this particular bird flu stems from the large number of domestic birds, chickens, geese and ducks that are becoming ill and dying, especially in China and now spreading throughout Europe.

Poultry workers in other parts of the world have become infected from handling infected birds and up to half of those individuals who got sick have died. Of course, there may be many more who have beaten off the virus without knowing it, so the numbers may be skewed. The real risk is that the virus might mutate and those infected could transmit the disease to other humans.

Coordination of government resources, together with medical advances, is necessary to manage this threat. The good news is, that is happening and federal agencies are moving forward in preparation.

## Federal Plans: Some New and Old School Solutions

The Centers for Disease Control have recently initiated preparations for protecting the U.S. population against serious infectious agents abroad. Some are high tech approaches to modern-day life. Others are new adaptations of time-tested precautions. If necessary, the CDC will initiate them all:

- Require passenger ships and planes to provide the CDC with electronically-forwarded lists of all passengers to closely monitor potentially infected individuals upon their arrival in this country.
- Quarantine those entering the country who may have been exposed to a serious illness, just like in the old days, providing for temporary detention of some passengers. On-site treatment and immunizations would be provided when appropriate and timely.

- Develop a vaccine for the bird flu virus and manufacture enough for 20 million people in the U.S. This is currently in process at the National Institutes of Health.
- Encourage the manufacture and stockpiling of anti-virus drugs such as Oseltamivir (Tamiflu) for rapid distribution in case of a widespread infection. To treat all those in the U.S. who might get infected, experts report that a quantity enough for 20-to-25 percent of the population will be necessary.

The following websites offer further information about preparations for a potential bird flu outbreak.

### National Strategy for Pandemic Influenza

[www.whitehouse.gov/homeland/pandemic-influenza.html](http://www.whitehouse.gov/homeland/pandemic-influenza.html)

### World Health Organization

[www.who.int/csr/disease/avian\\_influenza/pandemic/en/index.html](http://www.who.int/csr/disease/avian_influenza/pandemic/en/index.html)

### CDC – Influenza (Avian Flu)

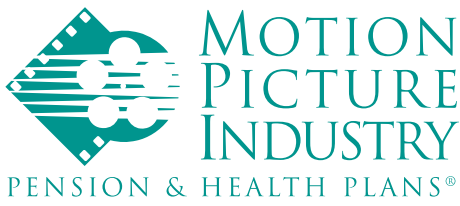
[www.cdc.gov/flu/avian](http://www.cdc.gov/flu/avian)

## Did You Know...

*Your infant or child could receive a reimbursement check in his or her name.*

This is not a mistake. On the few occasions when charges for medical care received by your dependent child are paid directly to the provider by you, the reimbursement claim check from MPI Health Plan will now go directly to your child. Of course, if your child is a minor and you are the child's guardian, you may open the mail and cash the check.

As part of the MPIHP's commitment to patient privacy and to comply with recent changes in the law, a few months ago the Plan made some changes in its practices for mailing claims information. Previously, all Explanations of Benefits (EOBs) and claims reimbursement checks for dependent health care were addressed to the Participant rather than the spouse or other dependent. That information is now going directly to the patient who received the care, regardless of age.



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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.

### West Coast Plan Office

#### (Main Office)

11365 Ventura Blvd., P.O. Box 1999  
Studio City, CA 91614-0999  
Main Phone: 818 or 310.769.0007  
Toll Free  
Outside So. California: 888.369.2007  
Main Fax: 818.508.4714

### New York Office

355 W. 52nd St., 5th Floor  
New York, NY 10019-6239  
Main Phone: 212.634.5252  
Toll Free: 888.758.5200  
Main Fax: 212.634.4952

**Website:** [www.mpiphp.org](http://www.mpiphp.org)

*For Your Benefit* is published 4 times a year for Motion Picture Industry Pension and Health Plans Participants.

Please send your comments and suggestions to:  
MPIP&HP  
Attn: *For Your Benefit*  
P.O. Box 1999  
Studio City, CA 91614-0999

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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 2/20/05 – 08/20/05 confirms benefits coverage in Eligibility Period 11/1/05 – 04/30/06.) Additional qualification requirements apply for new Participants to qualify for Initial Eligibility. See your Summary Plan Description for details.*

### Qualifying Periods

### Eligibility Periods

2/20/05 - 8/20/05	11/1/05 - 4/30/06
3/27/05 - 9/24/05	12/1/05 - 5/31/06
4/24/05 - 10/22/05	1/1/06 - 6/30/06
5/22/05 - 11/19/05	2/1/06 - 7/31/06
6/26/05 - 12/24/05	3/1/06 - 8/31/06
7/24/05 - 1/21/06	4/1/06 - 9/30/06
8/21/05 - 2/18/06	5/1/06 - 10/31/06
9/25/05 - 3/25/06	6/1/06 - 11/30/06
10/23/05 - 4/22/06	7/1/06 - 12/31/06
11/20/05 - 5/20/06	8/1/06 - 1/31/07
12/25/05 - 6/24/06	9/1/06 - 2/28/07
1/22/06 - 7/22/06	10/1/06 - 3/31/07
2/19/06 - 8/26/06	11/1/06 - 4/30/07
3/26/06 - 9/23/06	12/1/06 - 5/31/07