



SPRING | 2020

MPI

## COVID-19 UPDATE

Last Updated on April 17, 2020

### **Motion Picture Industry Pension & Health Plans’ Plan of Action in Response to COVID-19**

As the COVID-19 (Coronavirus) pandemic continues to evolve, following is a message from the Board of Directors of the Motion Picture Industry Pension & Health Plans (“Plans” or “MPI”) about the current crisis:

MPI is aware that many Participants are experiencing an unexpected reduction in hours due to Coronavirus-related production shutdowns that may impact future health plan eligibility. MPI staff and the Board of Directors continue to review options to minimize benefit disruptions to the extent possible. We are keenly sensitive to the importance of this issue and will notify all Participants as quickly as possible of any further actions taken by the Board of Directors. Please continue to check the MPI website for the most up-to-date information.

In addition, following are steps MPI has taken, to-date, in response to COVID-19. Thus far, MPI has made the following changes to the benefits provided to you:

#### **Hours Credit Extends Eligibility for Health Care Coverage:**

For those Active Participants currently enrolled in the Motion Picture Industry Health Plan (MPIHP), excluding those on COBRA and those who maintain enrollment through MPIHP as a result of a disability, and whose benefit period ends on June 30, 2020, MPIHP will provide a credit of up to 300 hours toward the Participant’s next eligibility period. In order to receive any credit, all of the Participant’s banked hours and all of his or her worked hours for the qualifying period from October 27, 2019 to April 25, 2020 must be exhausted. Only the minimum number of hours needed for that Participant to continue their eligibility in MPIHP for the benefit period of July 1, 2020 to December 31, 2020 will be credited. No hours will be credited toward a Participant’s bank of hours or any other qualifying period.



**Motion Picture Industry Pension & Health Plans**

[www.mpiphp.org](http://www.mpiphp.org) | [service@mpiphp.org](mailto:service@mpiphp.org) | (855) 275-4674 | 11365 Ventura Blvd., Studio City, CA 91604

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In order to check to see if this credit applies, Participants are encouraged to log-in to the MPI website and check their work history on the “Eligibility” page.

Additionally, Participants are reminded that general eligibility information, including eligibility and qualifying periods, may be found on the MPI website at [www.mpiphp.org/home/eligibility](http://www.mpiphp.org/home/eligibility).

For more information about this new benefit, please see the FAQs section at the end of this document.

### **Individual Account Plan Hardship Withdrawal is Permitted:**

Participants who are vested in the Motion Picture Industry Individual Account (“IAP”) as of the year ended December 2019 may apply for a one-time special early withdrawal of an elected amount of need of up to 20% of their 2018 IAP account balance not to exceed a maximum dollar limit of \$20,000. Participants must apply for this special withdrawal between May 1, 2020 and July 31, 2020 and payments must be completed no later than December 31, 2020 to be reported on a 2020 Form 1099-R for tax purposes.

This exception is not an amendment to the IAP’s Trust Agreement and this one-time withdrawal will be subject to the hardship withdrawal provisions within IRS regulations. Participants who are requesting the maximum available amount of \$20,000 will be allowed to “gross up” their withdrawal to account for federal and state tax withholdings (i.e., Participants are able to withdraw \$20,000 not inclusive of federal and state tax withholdings).

If permitted by law, such a withdrawal will not be taxable if it is repaid to the IAP within three years’ time.

The application process for this withdrawal request is as follows:

- 1) The Participant must complete an IAP Hardship Withdrawal Request form (tentative availability date of May 1, 2020);
- 2) The Participant must sign an affidavit affirming his or her temporary job loss due to the COVID-19-related health emergency; and
- 3) Payments will be processed in accordance with instructions provided on the IAP Withdrawal Request form.

Please note, the application for the withdrawal will not be available for completion until May 1, 2020.

### **Waiver of Health Premiums:**

Effective immediately, Participants responsible for paying active health premiums are granted a one-time premium waiver for one eligibility quarter. This waiver will only be extended to Participants enrolled in the Active Health Plan of the Motion Picture Industry Health (MPIHP) on March 1, 2020; the waiver provided is based on the number of dependents enrolled in coverage on March 1, 2020, as well as the Participants’ rate group on March 1, 2020. For health premiums that have already been paid by Participants for an upcoming quarter of coverage, MPIHP will not extend a refund; rather, a credit for health premiums for a future quarter of coverage will be provided.

### **Telemedicine with No Co-Payments or Coinsurance for LiveHealth Online or Amwell:**

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Participants enrolled in Anthem Blue Cross may visit with a provider using LiveHealth Online ([www.livehealthonline.com](http://www.livehealthonline.com)) and pay no co-payment or coinsurance.

Participants enrolled in the Oxford Health Plans may use telemedicine through Amwell (<https://amwell.com/cm/>) and they will not be required to pay a co-payment or a coinsurance.

### **No Out-of-Pocket Costs for COVID-19 Diagnostic Testing:**

Participants will not incur any out-of-pocket costs (no co-payment and/or co-insurance) for the COVID-19 virus diagnostic test and the associated visit for this test.

In addition to the aforementioned, MPI provides you with the following information:

### **Update on the Financial Markets:**

The Motion Picture Industry Pension Plan (MPIPP) investment professionals have been anticipating and preparing for a market downturn and have taken pre-emptive action to minimize the impacts of these market changes. MPIPP is a long-term investor with a well-diversified portfolio including a large portion of investments that do not have a strong correlation to the world financial markets. Our investment strategy is built to weather the inevitable financial storms that occur over the decades and take advantage of appropriate and prudent investment opportunities when they arise.

### **MPI's Studio City and New York Offices Are Closed:**

MPI's Studio City and New York offices are closed through May 15, 2020 or until further notice. A secure drop box at MPI's Studio City office will be open Monday through Friday, from 8:00 am to 5:00 pm. While email is the preferred method to send documentation to MPI, the drop box is an alternative way to get documentation, including premium checks and COBRA payments, to MPI staff.

### **MPI's Phone Hours Have Changed:**

MPI's phone hours are now 6:00 am to 6:00 pm, Pacific Daylight Time.

### **By Email is the Preferred Method of Communication with MPI:**

Participants are encouraged to communicate with MPI by email. Participants are highly encouraged to email MPI at [service@MPIPHP.org](mailto:service@MPIPHP.org) to communicate with MPI staff. A team of MPI staff members are dedicated to responding to emails received. As a reminder, please include your name, date of birth, MPI ID (or last four numbers of your Social Security Number) and mailing address (or phone number) when sending emails to MPI. This will help expedite the process of responding to emails.

### **Electronic Forms Are Available Online:**

Participants are reminded that many of the forms they may be required to complete are available online under the "Forms" section of MPI's website ([www.mpiphp.org](http://www.mpiphp.org)). You may use these forms to change your address on file with MPI, add a dependent to your coverage, authorize someone other than yourself to speak to MPI about your health and/or retirement benefits, or change the person designated to receive your pension benefit.

### **Telemedicine Benefit Reminder:**

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Participants are reminded that if their provider allows for tele-visits, they may have a telemedicine visit through your primary care provider or specialist at the same benefit as an office visit (co-payment and co-insurance apply). Alternatively, several of the health plans offered through the Plans provide an online telemedicine portal.

If you are not feeling well, telemedicine is a helpful option because it allows you to visit with a medical provider who can evaluate your symptoms and tell you if you should visit a local health provider in person for COVID-19 testing.

Participants enrolled in Anthem Blue Cross are reminded that if their provider allows for tele-visits, they may have a telemedicine visit through their primary care provider or specialist at the same benefit as an office visit (co-payment and co-insurance apply). **Participants may also visit with a provider using LiveHealth Online ([www.livehealthonline.com](http://www.livehealthonline.com)) and pay no co-payment or coinsurance.**

Participants enrolled in Anthem Medicare Preferred Plan (Medicare Advantage) may use telemedicine for medically necessary visits with their primary care provider or specialist for a \$0 co-payment so long as the provider accepts Medicare. LiveHealth Online ([www.livehealthonline.com](http://www.livehealthonline.com)) is also available 24/7 at no co-payment.

Participants enrolled in Kaiser Permanente or the Kaiser Permanente Senior Advantage Plan should call (833) 574-2273 to schedule a telemedicine visit. Or, Participants can make an appointment online at [kp.org/getcare](http://kp.org/getcare) or with the Kaiser Permanente app. There will not be a required copayment to use this benefit.

Participants enrolled in Health Net or the Health Net Seniority Plus Plan may call (800) 835-2362 to use their telemedicine benefit or visit [www.Teladoc.com](http://www.Teladoc.com). Participants will not be required to pay a co-payment.

Participants enrolled in the Oxford Health Plans and the Oxford Medicare Advantage Plan may seek a tele-visit through their primary care provider or specialist at the same benefit as an office visit (co-payment and co-insurance apply). **Alternatively, Participants may use telemedicine through Amwell (<https://amwell.com/cm/>) and Participants will not be required to pay a co-payment or coinsurance. This telemedicine benefit is in effect through April 30, 2020.**

### **Optum is Encouraging Behavioral Health Virtual Visits:**

Optum Behavioral Health Solutions (“Optum”) is encouraging providers and Participants to use secure video-enabled virtual visits, and is supplying the platform that providers need to have secure video visits with individuals who cannot travel to an office. For Participants or providers who do not have access to secure video technology, Optum is allowing telephonic sessions if a member is confined to their home due to COVID-19 illness or quarantine.

### **Optum is Offering Free Emotional Support Help, Tools & Resources:**

Optum is offering a free emotional support help line for all people impacted by COVID-19. This help line will provide those affected access to specially trained mental health specialists. The company’s public toll-free help line number, (866) 342-6892, will be open 24 hours a day, seven days a week for as long as necessary. This service is free of charge and open to anyone.

Additionally, there are several coping and disaster tools and resources available to you on [www.liveandworkwell.com](http://www.liveandworkwell.com). Log on to this site using “MPI” as your “Guest Access Code” and then select “Motion Picture Industry Pension & Health Plans” from the drop down menu. Type the keyword “disaster” or look for the COVID-19 spotlight to participate in a webinar.

### **MPI Staff Are Shifting to a Work-from-Home Schedule:**

In an effort to protect the staff who work at MPI, MPI is shifting to a work-from-home schedule to increase social distancing opportunities. As of today, more than 90% of MPI staff are working remotely; this percentage is anticipated to increase. Please note, a work-from-home schedule is not anticipated to affect MPI’s staff ability to continue its day-to-day work, including answering your questions and processing your worked hours.

While the circumstances surrounding COVID-19 remain uncertain, you can be confident that MPI is here to provide the highest level of service possible at this time.

### **Hours Credit Extends Eligibility for Health Care Coverage – Frequently Asked Questions:**

The Board of Directors of the Motion Picture Industry Health Plan (MPIHP) have voted to grant hours to participants who were hardest hit by the COVID-19 production shutdown and are going to lose eligibility for health benefits. This applies to participants in the Qualifying Period (Work Period) of October 27, 2019 through April 25, 2020 for the eligibility period of July 1, 2020 through December 31, 2020.

#### **Who does the COVID-19 special eligibility extension apply to?**

At this time, this extension applies only to Active Participants who are currently enrolled in MPIHP and whose benefit period ends on June 30, 2020 (this is for the qualifying period that ends on April 25, 2020).

Active Participants in this group must have at least 100 or more total hours (worked, banked or combined) during the qualifying period of October 27, 2019 through April 25, 2020.

If you are in this group and have met the minimum number of hours, you will receive a credit of up to 300 hours to ensure eligibility continues in MPIHP for the benefit period of July 1, 2020, to December 31, 2020.

#### **Who does the COVID-19 special eligibility extension not apply to?**

This extension does not apply to the following people:

- Participants who currently are on COBRA are not eligible for the COVID-19 hours extension.
- Participants who currently are on disability are not eligible for the COVID-19 hours extension.
- Participants who are not in the qualifying period of October 27, 2019 through April 25, 2020.
- Participants who are already eligible on July 1, 2020 due to having enough hours.
- Participants who are currently not eligible in MPIHP.

### **Is there any action I need to take?**

You do not need to take any action to obtain the hours. If you meet the qualifications above, the hours will be automatically credited to your account to enable eligibility for the period of July 1, 2020 through December 31, 2020.

### **How many hours will I get as a result of the eligibility extension?**

Eligible Participants will receive up to a maximum of 300 hours towards the 400 hour requirement to maintain eligibility. For example if you already have 350 hours, you will only receive 50 hours.

### **If I already have enough hours, can I add these special hours to my bank of hours?**

No, you will not receive any extra hours; these hours cannot be banked or given to anyone else.

### **How can I check to see my hours and if the needed hours have been added?**

Credited hours will be processed in early May and will be posted on the MPIHP website at [www.mpiphp.org](http://www.mpiphp.org). To access hours information, login to your personal account through the participant portal and visit the Eligibility page of the site. In addition, you may find eligibility criteria at <https://www.mpiphp.org/home/eligibility>. The hours information will be updated the week of May 4<sup>th</sup>.

### **Do these credited hours apply to the Motion Picture Industry Pension Plan or the Motion Picture Industry Individual Account Plan?**

No, these hours do not factor into the Motion Picture Industry Pension Plan or the Motion Picture Industry Individual Account Plan.

### **If I meet the criteria to get these hours and remain eligible, does it include my spouse and dependents?**

Yes, but only if you are up-to-date on your premium payments.

### **What if I do not qualify for this extension, but I am in danger of losing future coverage due the COVID-19 work shutdown?**

The Board of Directors continues to monitor the situation with COVID-19 production shutdowns and will evaluate the extension of health eligibility for other groups of participants.

It is important to note that employees of MPIHP have no authority to extend hours or eligibility without approval from the Board of Directors.

For additional information at this time, check the MPI COVID-19 homepage for further updates from our Board of Directors. If you have further questions, please send your inquiry to [service@mpiphp.org](mailto:service@mpiphp.org).

### **Can I appeal to the Board of Directors if I have special circumstances?**

Yes, you have the right to appeal. Please see your Motion Picture Industry Health Plan *Summary Plan Description* ([https://www.mpiphp.org/assets/files/yourbenefits/health/SPD\\_Active\\_2019.pdf](https://www.mpiphp.org/assets/files/yourbenefits/health/SPD_Active_2019.pdf)) for information about your appeal rights.

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