



FALL | 2020

MPI

## COVID-19 UPDATE

Last Updated on November 5, 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:

#### **No-Cost COBRA for Benefit Period of January 1, 2021 through June 30, 2021:**

For Active Participants in the Motion Picture Industry Health Plan ("MPIHP") (excluding those currently on COBRA) who are currently enrolled and whose Benefit Period ends on December 31, 2020, the MPIHP will grant up to six (6) months of special no-cost COBRA coverage for the Benefit Period commencing January 1, 2021, provided that such currently enrolled Participant has at least one (1) banked or worked hour, but less than the 400 worked and/or banked hours combined required to gain eligibility for the Benefit Period commencing January 1, 2021 to and including June 30, 2021.

For purposes of this provision, the term "worked and/or banked hours" does not include hours granted under the short-term or long-term disability provisions of the MPIHP.



Motion Picture Industry Pension & Health Plans

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“No-cost” shall mean that the standard COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due under the MPIHP for Active Participants will be required.

All of the Participant’s banked hours and worked hours for the Qualifying Period from April 26, 2020 to October 24, 2020 will be applied to the Benefit Period of January 1, 2021 to June 30, 2021 prior to the granting of the special no-cost COBRA coverage, and no hours will be retained in the Participant’s Bank of Hours.

Participants will be required to complete a COBRA election form with MPIHP by December 31, 2020 in order to qualify for the special one-time benefit.

### **No-Cost COBRA for Benefit Period of December 1, 2020 through May 31, 2021:**

For Active Participants in the Motion Picture Industry Health Plan (“MPIHP”) (excluding those currently on COBRA) who are currently enrolled and whose Benefit Period ends on November 30, 2020, the MPIHP will grant up to six (6) months of special no-cost COBRA coverage for the Benefit Period commencing December 1, 2020, provided that such currently enrolled Participant has at least one (1) banked or worked hour, but less than the 400 worked and/or banked hours combined required to gain eligibility for the Benefit Period commencing December 1, 2020 to and including May 31, 2021.

For purposes of this provision, the term “worked and/or banked hours” does not include hours granted under the short-term or long-term disability provisions of the MPIHP.

“No-cost” shall mean that the standard COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due under the MPIHP for Active Participants will be required.

All of the Participant’s banked hours and worked hours for the Qualifying Period from March 22, 2020 to September 19, 2020 will be applied to the Benefit Period of December 1, 2020 to May 31, 2021 prior to the granting of the special no-cost COBRA coverage, and no hours will be retained in the Participant’s Bank of Hours.

Participants will be required to complete a COBRA election form with MPIHP by November 30, 2020 in order to qualify for the special one-time benefit.

### **Waiver of Health Premium:**

Due to the COVID-19 national health emergency, the Motion Picture Industry Health Plan will grant a waiver of three consecutive months of dependent eligibility premium payment for health benefits to each Active Health Plan Participant in the group owing \$25 per month for one dependent or \$50 per month for two or more dependents for Participants with health premium payments due:

- By August 31, 2020, for the quarter beginning September 1, 2020, for those Participants who worked fewer than fifty (50) hours in July and August 2020;
- By September 30, 2020, for the quarter beginning October 1, 2020, for those Participants who worked fewer than fifty (50) hours in August and September 2020;
- By October 31, 2020, for the quarter beginning November 1, 2020, for those Participants who worked fewer than fifty (50) hours in September and October 2020; and

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- By November 30, 2020, for the quarter beginning December 1, 2020, for those Participants who worked fewer than fifty (50) hours in October and November 2020.

If a Participant worked fewer than fifty (50) hours in the applicable two (2) month period but has already paid his/her premium, the Participant will receive a credit for such payment for the future.

Special No-cost COBRA recipients shall be eligible for this premium waiver, provided they meet the fewer than fifty (50) hours requirement described above.

If a Participant receives a premium waiver but later has more hours reported on his/her behalf, as a result of a lag in reporting or late reported hours, causing the participant to exceed the fifty (50) hour threshold, MPIHP will not recoup the waived premium payments.

### **No-Cost COBRA for Benefit Period of November 1, 2020 through April 30, 2021:**

For Active Participants in the Motion Picture Industry Health Plan (“MPIHP”) (excluding those currently on COBRA) who are currently enrolled and whose Benefit Period ends on October 31, 2020, the MPIHP will grant up to six (6) months of special no-cost COBRA coverage for the Benefit Period commencing November 1, 2020, provided that such currently enrolled Participant has at least 55 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined required to gain eligibility for the Benefit Period commencing November 1, 2020 to and including April 30, 2021. For purposes of this provision, the term “worked and/or banked hours” does not include hours granted under the short-term or long-term disability provisions of the MPIHP. No-cost shall mean that the standard COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due under the MPIHP for Active Participants will be required.

All of the Participant’s banked hours and worked hours for the Qualifying Period from February 23, 2020 to August 22, 2020 will be applied to the Benefit Period of November 1, 2020 to April 30, 2021 prior to the granting of the special no-cost COBRA coverage, and no hours will be retained in the Participant’s Bank of Hours.

Participants will be required to complete a COBRA election form with MPIHP by October 31, 2020 in order to qualify for the special one-time benefit.

### **No-Cost COBRA for Benefit Period of October 1, 2020 through March 31, 2021:**

Over the past few months, Participants who meet certain conditions have been provided with additional hours to allow them to meet the minimum hours necessary to qualify for eligibility as an Active Participant through the Motion Picture Industry Health Plan (MPIHP). These included providing Participants with eligibility for the following Benefit Periods: June 1, 2020 through November 30, 2020; July 1, 2020 through December 31, 2020; and August 1, 2020 through January 31, 2021.

For the second time, the Board of Directors of MPIHP has approved no-cost COBRA coverage in the Active Health Plan for certain Participants for the benefit period of October 1, 2020 through March 31, 2021 so long as certain conditions are met.

Specifically, for Active Participants in the MPIHP (excluding those currently on COBRA) who are currently enrolled and whose Benefit Period ends on September 30, 2020, MPIHP will grant up to six months of special no-cost COBRA coverage for the Benefit Period commencing October

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1, 2020, provided that such currently enrolled Participant has at least 100 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined required to gain eligibility for the Benefit Period commencing October 1, 2020 to and including March 31, 2021. For purposes of this provision, the term “worked and/or banked hours” does not include hours granted under the short-term or long-term disability provisions of MPIHP. No-cost shall mean that the standard COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due under the MPIHP for Active Participants will be required.

All of the Participant’s banked hours and worked hours for the Qualifying Period from January 26, 2020 to July 25, 2020 will be applied to the Benefit Period of October 1, 2020 to March 31, 2021 prior to the granting of the special no-cost COBRA coverage, and no hours will be retained in the Participant’s Bank of Hours.

Participants will be required to complete a COBRA election form with MPIHP by September 30, 2020 in order to qualify for the special one-time benefit.

### **Application Period for Individual Account Plan Hardship Withdrawal is Extended:**

Participants who are vested in the Motion Picture Industry Individual Account (“IAP” or “Plan”) as of the year ended December 2019 may continue to 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 through November 30, 2020. This is the same one-time benefit that was offered to Participants starting in May 2020; the benefit application period has been extended to November 30, 2020 to give Participants additional time to apply for it.

Again, Participants must apply for this one-time special withdrawal by November 30, 2020 and payments must be completed no later than December 31, 2020 to be reported on a 2020 Form 1099-R issued by the Plan for tax purposes.

This is a one-time hardship withdrawal provision under IRS regulations, pursuant to the legislation known as the CARES Act. 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 up to \$20,000, excluding federal and state tax withholdings).

The law permits Participants who take a hardship withdrawal to spread their taxes over three years from the withdrawal date. In addition, any amounts repaid to the IAP within three years will not be subject to taxes. For more information about the repayment option, please visit the “COVID-19” tab at [www.mpiphp.org](http://www.mpiphp.org).

### **Waiver of Health Premium:**

Due to the COVID-19 national health emergency, beginning with payments due by June 30, 2020, the Motion Picture Industry Health Plan will grant a waiver of one (1) quarter (three consecutive months) of dependent eligibility premium payment for health benefits to each Active Health Plan Participant of the MPIHP in the group owing \$25 per month for one dependent or \$50 per month for two or more dependents who was enrolled on June 1, 2020. Active Health Plan Participants in the group subject to premium payments for themselves along with their dependents are not included in this waiver.

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This waiver is in addition to the waiver extended to Participants enrolled in the Active Health Plan of the Motion Picture Industry Health (MPIHP) on March 1, 2020 that was provided based on the number of dependents enrolled in coverage on March 1, 2020, as well as the Participants' rate group on March 1, 2020.

Further, there will be no refunds, and anyone who has already paid a premium for the applicable period will be issued a credit for a future premium payment period.

### **No-Cost COBRA for Benefit Period of September 1, 2020 through February 28, 2021:**

For Active Participants in the MPIHP (excluding those currently on COBRA) who are currently enrolled and whose Benefit Period ends on August 31, 2020, MPIHP will grant up to six (6) months of special no-cost COBRA coverage for the Benefit Period commencing September 1, 2020, provided that such currently enrolled Participant has at least 100 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined required to gain eligibility for the Benefit Period commencing September 1, 2020 to and including February 28, 2021. No-cost shall mean that the standard COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due under the MPIHP for Active Participants will be required.

All of the Participant's banked hours and worked hours for the Qualifying Period from December 22, 2019 to June 20, 2020 will be applied to the Benefit Period of September 1, 2020 to February 28, 2021 prior to the granting of the special no-cost COBRA coverage, and no hours will be retained in the Participant's Bank of Hours.

Participants will be required to complete a COBRA election form with MPIHP by August 31, 2020 in order to qualify for the special one-time benefit.

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

#### **For Benefit Period of June 1, 2020 through November 30, 2020**

The following change applies to active Participants enrolled in the Motion Picture Industry Health Plan (MPIHP) who are currently eligible or were previously eligible and were required to work 400 hours to regain eligibility for the benefit period of June 1, 2020 to November 30, 2020, but who lost employment during the COVID-19 global pandemic and therefore fell short of 400 hours.

For Participants with 375 or more worked and banked hours in the six-month qualifying period ending March 21, 2020, MPIHP will provide a credit of up to 25 hours to reach 400 hours and continue their eligibility in MPIHP for the benefit period of June 1, 2020 to November 30, 2020.

In addition, Participants (as described in the first paragraph above) who have at least 300 worked and banked hours, but less than 375, in the six-month qualifying period ending March 21, 2020, shall be given the opportunity to demonstrate that, but for the loss of one or more work commitments due to production shutdowns caused by the COVID-19 global pandemic, they would have worked sufficient hours to reach 400 hours and continue their eligibility in MPIHP for the benefit period of June 1, 2020 to November 30, 2020.

Such lost work commitments may be demonstrated by providing the Plan Office with verifiable proof: (1) that the Participant was offered and accepted work which would have occurred during the six-month qualifying period ending March 21, 2020; and (2) such work was lost due to the

Industry work stoppage related to the COVID-19 global pandemic. Participants shall provide verifiable proof of the foregoing in the form of deal memos/start forms, personal services contracts, and/or written/email offers of employment and acceptance. If the foregoing documentation does not exist, an attestation by the authorized person making the offer of employment and the UPM or Line Producer on the production may be provided.

Documented proof must have been received by the Plan Office by June 1, 2020 and shall be subject to approval by the Benefits/Appeals Committee. No documentation shall be accepted after June 1, 2020. Participants will be credited with those hours for which verifiable proof of loss of employment is approved by the Benefits/Appeals Committee.

### **For Benefit Period of July 1, 2020 through December 31, 2020**

For those active Participants currently enrolled in 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 his or her 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.

### **For Benefit Period of August 1, 2020 through January 31, 2021**

For those active Participants currently enrolled in the MPIHP, excluding those on COBRA and those who maintain enrollment through MPIHP as a result of a disability, and whose benefit period ends on July 31, 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 of November 24, 2019 to May 23, 2020 must be exhausted. Only the minimum number of hours needed for that Participant to continue his or her eligibility in MPIHP for the benefit period of August 1, 2020 to January 31, 2021 will be credited. No hours will be credited toward a Participant's bank of hours or any other qualifying period.

In order to confirm 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).

### **Important Information Regarding Extensions of Deadlines Related to Claims, Appeals, COBRA, and Special Enrollment during the COVID-19 Outbreak Period:**

Due to the various challenges that individuals are facing as a result of the COVID-19 pandemic, certain participant deadlines in health and pension plans such as the Motion Picture Industry Pension, Health and Individual Account Plans ("MPI") have been extended by order of the Department of Labor.

Specifically, the "outbreak period" will not be counted when MPI calculates your deadlines for certain actions. The "outbreak period" is defined as the period from March 1, 2020 until 60 days

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after the COVID-19 National Emergency ends (or such other date as the federal government requires, which may be earlier and may be specific to different states or geographic regions). The following deadlines are included in the extension:

(i) The period to request special enrollment in the MPI Health Plan after losing other health coverage or acquiring a new dependent due to birth, marriage, adoption or placement for adoption.

(ii) The deadlines for filing a benefit claim or an appeal of a denied claim (or other adverse benefit determination).

(iii) The 60-day COBRA election period and the 60-day period for notifying the Fund Office of a COBRA qualifying event or disability determination.

(iv) The deadlines for paying initial and monthly COBRA premiums.

Note that the “outbreak period” will also be disregarded in determining the deadline for the MPI Health Plan to provide COBRA election notices to qualified beneficiaries.

Please refer to the Summary Plan Descriptions for details regarding the various MPI deadlines, and feel free to contact the MPI office at 855-275-4674 or by email at [service@mpiphp.org](mailto:service@mpiphp.org) if you have any questions regarding how these rules may apply to you.

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

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 through December 31, 2020, unless otherwise extended.

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 through September 30, 2020, unless otherwise extended.

### **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 a physician-ordered 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 Office is Open by Appointment Only:**

Beginning August 3, 2020, MPI's Studio City, California visitor center is seeing Participants by appointment only for certain issues. These issues are:

- Health Benefits - Urgent enrollment for yourself or your dependent
- Health Benefits - Urgent reinstatement of dependents
- Pension Benefits - Spousal Consent Form witnessing services
- Pension Benefits - Submission of retirement forms

Appointments will be up to thirty minutes in duration and are available between the hours of 9:00 a.m. and 3:30 p.m. Pacific Time, Monday through Friday, except on holidays.

Due to city and county health guidelines, MPI will be following social distancing guidelines and is requiring a facial covering for all visitors and staff. In addition, Participants will be required to undergo a contactless temperature check.

To protect your privacy, only one visitor and a guest will be allowed into the building at a time. No pets, with the exception of service animals, will be allowed into the building.

For all other service inquiries, please contact MPI using the Contact Us feature on the MPI website.

### **MPI's New York Offices is Open:**

MPI's New York office is now open for regular services, including meeting with Participants who would like to visit.

### **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 use the Contact Us tab on the MPI website to communicate with MPI staff. A team of MPI staff members are dedicated to responding to emails received.

### **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:**

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.

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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 through July 25, 2020.

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 September 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.

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