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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:

Federally-Subsidized COBRA:

In early 2021, the federal government, through a budget reconciliation bill, approved federally-subsidized COBRA coverage for eligible individuals for a period of up to six months. For those who are eligible, federally-subsidized COBRA is available for the period of April 1, 2021 through September 30, 2021.

Once eligibility for federally-subsidized has concluded, Participants may be able to continue their coverage through regular COBRA through MPI. Participants should have received a notice about this coverage.



Motion Picture Industry Pension & Health Plans

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No-Cost COBRA for Certain Benefit Periods:

Please note that for Participants with a Qualifying Period of July 26, 2020 through January 23, 2021, MPIHP is providing one month of special no-cost COBRA to those who meet the eligibility criteria.

Again, this arrangement has not yet been approved by the federal government. MPIHP will continue to monitor the proposed legislation closely and will notify you of additional COBRA benefits that become available to you.

For Active Participants in the Motion Picture Industry Health Plan ("MPIHP") (excluding those currently on COBRA), the following No-Cost COBRA is offered under certain conditions, as mentioned in and below this chart.

For Participants with a Qualifying Period Of	Benefit Period End Date	No-Cost COBRA Benefit Period	Number of Months of No-Cost COBRA That is Granted	Hours Requirement for Granting No-Cost COBRA	Date By Which COBRA Election Form Must Be Completed
July 26, 2020 - January 23, 2021	March 31, 2021	April 1, 2021 - April 30, 2021	1 month	55 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period	March 31, 2021
June 21, 2020 - December 26, 2020	February 28, 2021	March 1, 2021 - May 31, 2021	3 months	55 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period	February 28, 2021
May 24, 2020 - November 21, 2020	January 31, 2021	February 1, 2021 - April 30, 2021	3 months	55 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period	January 31, 2021
April 26, 2020 - October 24, 2020	December 31, 2020	January 1, 2021 - June 30, 2021	6 months	1 banked or worked hour, but less than the 400 worked and/or banked hours combined required to gain eligibility	December 31, 2020
March 22, 2020 -	November 30, 2020	December 1, 2020 -	6 months	1 banked or worked hour, but less than	November 30, 2020

September 19, 2020		May 31, 2021		the 400 worked and/or banked hours combined required to gain eligibility	
February 23, 2020 - August 22, 2020	October 31, 2020	November 1, 2020 - April 30, 2021	6 months	55 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period	October 31, 2020
January 26, 2020 - July 25, 2020	September 30, 2020	October 1, 2020 - March 31, 2021	6 months	100 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined required to gain eligibility	September 30, 2020
December 22, 2019 - June 20, 2020	August 31, 2020	September 1, 2020 - February 28, 2021	6 months	100 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined required to gain eligibility	August 31, 2020

For purposes of this chart, 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 will be applied to the Benefit Period prior to the granting of the special no-cost COBRA coverage, and no hours will be retained in the Participant’s Bank of Hours.

Hours Credit Extends Eligibility for Health Care Coverage:

The following chart summarizes changes applied 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 noted benefit period below.

Benefit Period	Qualifying Period Ending Date	Minimum Hours Requirement	Hours Credited By MPIHP to Secure Eligibility
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COVID-19 UPDATE

June 1, 2020 – November 30, 2020 ¹	March 21, 2020	375	Up to 25 Hours
July 1, 2020 – December 31, 2020 ²	April 25, 2020	100	Up to 300 Hours
August 1, 2020 – January 31, 2021 ²	May 23, 2020	100	Up to 300 Hours

Waiver of Health Premiums Available:

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
- 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.

¹ In addition, Participants 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.

² Excludes those on COBRA and those who maintain enrollment through MPIHP as a result of a disability. 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. No hours will be credited toward a Participant's bank of hours or any other qualifying period.

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.

Waiver of Health Premium Available:

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.

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.

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 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 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) 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:

For Anthem Blue Cross Participants (Active Plan + Non-Medicare-Eligible Retirees)

There is no cost share for Participants for COVID-19 testing for the duration of the national public health emergency period. Testing is covered only if ordered by a physician or other authorized health care provider.

For Kaiser Permanente Participants

There is no cost share for Participants for COVID-19 testing for the duration of the National Emergency period. Testing is covered only if ordered by a physician or other authorized health care provider.

For Health Net Participants

There is no cost share for Participants for COVID-19 testing for the duration of the national public health emergency period. Testing is covered only if ordered by a physician or other authorized health care provider.

For Oxford Health Plans Participants

There is no cost share for Participants for COVID-19 testing for the duration of the national public health emergency period. Testing is covered only if ordered by a physician or other authorized health care provider.

For Anthem Blue Cross Medicare Advantage Participants (Medicare-Eligible Retirees)

There is no cost share for Participants for COVID-19 testing for the duration of the national public health emergency period. Testing is covered only if ordered by a physician or other authorized health care provider.

COVID-19 Treatment Information:

Following is updated information for each of the health plans of the Motion Picture Industry Health Plan (MPIHP). Please note this information changes frequently.

For Anthem Blue Cross Participants (Active Plan + Non-Medicare-Eligible Retirees)

There is no Participant cost share for diagnosis and treatment of COVID-19 by In-Network providers at In-Network facilities through the last day of the month following the end of the national emergency period. For Out-of-Network providers and facilities, services are covered at 100% of the In-Network Allowed Amount for COVID-19 diagnosis and treatment through the last day of the month following the end of the national emergency period. Balance billing for amounts over the In-Network Allowed Amount may apply when services are obtained from Out-of-Network providers and facilities.

For Health Net Participants

There is no Participant cost share for the treatment of COVID-19 for the duration of the national public health emergency period.

For Kaiser Permanente Participants

There is no Participant cost share for the treatment of COVID-19 for the duration of the national public health emergency period.

For Oxford Health Plans Participants

There is no Participant cost share for diagnosis and treatment of COVID-19 by In-Network providers at In-Network facilities through the last day of the month following the end of the national emergency period. For Out-of-Network providers and facilities, services are covered at 100% of the In-Network Allowed Amount for COVID-19 diagnosis and treatment through the last day of the month following the end of the national emergency period. Balance billing for amounts over the In-Network Allowed Amount may apply when services are obtained from Out-of-Network providers and facilities.

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 for Limited Appointments:

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 9:30 a.m. and 2:30 p.m. Pacific Time, Mondays, Wednesdays and Fridays, 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 and a COVID-19 screening questions.

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). 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.

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) 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) 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 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. 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. 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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