



FALL | 2023

# MPI



## STRIKE RELIEF UPDATE

Last Updated on October 26, 2023

### STRIKE RELIEF UPDATE

This notice is designed to inform you of the steps the Motion Picture Industry Pension and Health Plans (“MPI”) has taken to help Participants and dependents affected by the WGA and SAG-AFTRA strikes.

#### No-Cost COBRA for Certain Benefit Periods

Participants currently enrolled in MPI’s Active Health Plan, excluding certain groups of nonaffiliate employees<sup>1</sup>, will be granted up to six months of no-cost COBRA coverage when a minimum number of worked and banked hours have been attained at the end of the Qualifying Period as set forth below:

For Participants with a Qualifying Period Of	No-Cost COBRA Benefit Period	Number of Months of No-Cost COBRA That is Granted	Hours Requirement for Granting No-Cost COBRA
February 19, 2023 – August 26, 2023	November 1, 2023 – April 30, 2024	6 months	132 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period
March 26, 2023 – September 23, 2023	December 1, 2023 – May 31, 2024	6 months	65 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period

<sup>1</sup> Nonaffiliate employees of Motion Picture Industry Pension & Health Plans, any Union, Alliance of Motion Picture and Television Producers, Motion Picture Association of America, The Entertainment Industry Foundation, First Entertainment Credit Union, Contract Services Administration Trust Fund, CSATF, LLC, Directors Guild of America Contract Administration, or the Directors Guild—Producer Training Plan hired on or after January 1, 2022.



Motion Picture Industry Pension & Health Plans

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April 23, 2023 – October 21, 2023      January 1, 2024 – June 30, 2024      6 months      0 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period

May 21, 2023 – November 25, 2023	February 1, 2024 – July 31, 2024	6 months	0 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period
June 25, 2023 – December 23, 2023	March 1, 2024 – August 31, 2024	6 months	0 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined in the Qualifying Period

No-cost shall mean that the COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due for Active Health Plan coverage will be required.

**Important, regarding Medicare and attainment of other coverage:** If you or any of your eligible dependents are entitled to Medicare due to age or disability reasons, according to MPI's guidelines, COBRA would be secondary to Medicare. Should this apply to you, it is recommended that you contact the Social Security Administration immediately to enroll in Medicare Parts A and B. If, during the COBRA continuation coverage period, you or any individual who elected COBRA becomes entitled to another insurance, your COBRA continuation coverage will end effective the day prior to the eligibility for other insurance coverage. Examples of attainment of other coverage include: becoming entitled to Medicare Parts A and B, or group insurance through other employment.

Lastly, Participants who are eligible for this benefit will be contacted by mail by MPI approximately 30 days before their loss of health coverage through MPI. As a reminder, a COBRA election form must be timely completed.

### **Individual Account Plan Hardship Withdrawal Will Be Available Beginning September 1, 2023**

Beginning September 1, 2023, Participants who are vested in the Motion Picture Industry Individual Account ("IAP" or "Plan") as of the year ended December 2022 will be able to apply for a one-time special early withdrawal of an elected amount of need of up to 20% of their 2022 IAP account balance not to exceed a maximum dollar limit of \$20,000. This hardship withdrawal is available to Participants with a minimum account balance of \$1,000 through December 31, 2022.

This is a one-time hardship withdrawal provision. 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 distribution paid under this benefit will be paid in a single lump sum and not as an annuity.

This distribution is subject to regular federal income tax and any state tax in your state of residence. However, any tax withholding is optional.

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When filing tax returns, this distribution is subject to 10% federal early withdrawal penalty if the participant is under age 59 1/2 during the year of the distribution. This distribution is subject to an additional 2.5% penalty tax for California residents if the participant is under age 59 1/2 during the year of the distribution. Other states may have penalty requirements as well. Participants should consult with their tax advisors about their potential tax liability.

If a Participant's IAP account balance is \$5,000 or higher and the Participant is married, then spousal consent is required before a hardship withdrawal will be permitted. Spousal consent requires witness of a spouse's signature in the presence of a notary public or a Plan representative.

IAP hardship withdrawal applications will be reviewed by Plan staff and approved for processing within 30 days of receipt of the application and all supporting documentation.

Participants must apply for this one-time special withdrawal by March 31, 2024.

### Hours Granted for Health Eligibility for Certain Participants

Certain Participants currently enrolled in the Active Health Plan will be credited/granted hours to continue eligibility in the Motion Picture Industry Health Plan (MPIHP) in accordance with the following criteria:

Qualifying Period	Benefit Period	Worked and Banked Hours at End of Qualifying Period	Credited Hours
11/20/2022 to 5/20/2023	8/1/2023 to 1/31/2024	333 – 399.9	Up to 67
12/25/2022 to 6/24/2023	9/1/2023 to 2/29/2024	266 – 399.9	Up to 134
1/22/2023 to 7/22/2023	10/1/2023 to 3/31/2024	199 – 399.9	Up to 201

Participants must have been enrolled immediately prior to the Benefit Period to be eligible for the credited/granted hours (e.g., enrolled as of July 31, 2023 to be eligible for the credited hours for the Benefit Period starting August 1, 2023) and pay health premiums per MPIHP rules to remain eligible during the Benefit Period.

In addition, the foregoing credited/granted hours will not apply to certain non-affiliate Participants<sup>2</sup>.

Lastly, MPIHP is in the process of identifying eligible Participants and implementing the credit/grant of hours. Participants who are eligible will receive a letter informing them of the hours that have been credited/granted. Participants can review their current eligibility and reported hours by logging in to [www.mpiphp.org](http://www.mpiphp.org) to determine if they are included.

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<sup>2</sup> This benefit is not available to the following employees: a) Nonaffiliated employees who are not covered by a union collective bargaining agreement or another Nonaffiliated Designation Agreement and who are eligible under the respective Motion Picture Industry Health Plan, without exception, including executive, clerical, etc. employees; and b) Nonaffiliated employees of unions and named employers who are not covered by a collective bargaining agreement.