



### **Fighting Health Care Fraud**

Plans Hire HMS to Perform Dependent Audit to Protect Health Benefits for Current and Future Participants

Over the last several years, we have communicated the challenges that the Health Plan has faced in preserving benefits for its participants—including rising health care costs and the regulatory requirements associated with two landmark pieces of health legislation: the Mental Health Parity Act and the Affordable Care Act. As you know, these challenges were a main focus during the last round of contract negotiations. The good news is the DGA negotiated several increases in contributions to the Health Plan, most of which are effective July 1, 2011.

[See Dependent Audit on Page 3](#)

*SupPlan Offers  
More Flexibility  
Page 6*



## INSIDE SPOTLIGHT

### 2 Listen Up

The Health Plan's hearing aid benefit has been updated.

### 3 Dependent Audit Announced

Continued from Cover. To help protect and preserve benefits for eligible participants, a full dependent audit will kick off this month.

### 4 Financial Status of the Plans

A financial snapshot of the Plans as of June 30, 2011.

### 5 Medco Safety Net Alerts

This simple tool can help you and your family avoid dangerous drug interactions.

### 6 SupPlan Partial Distributions

Giving retirees more control over their pension benefits.

### 8 Consider the Source

All online health info is not created equal.

### 9 Online Vendor Services

The Health Plan's vendors and benefit managers provide several valuable online resources to Health Plan participants.

### 10 Are you receiving proper credit for your work?

Review your quarterly statements and report discrepancies to the Plans office.

### 12 Hot Fun in the Summertime

Summertime activities can help you get (and stay) in shape.

### 16 In Search Of...

You can help someone you know receive a valuable benefit.

# Health Plan Update

## Hearing Aid Coverage

Effective January 1, 2011, to comply with the Affordable Care Act, the Health Plan removed the annual limit on Wellness Benefits, including hearing aids. Based on subsequent guidance, hearing aids were determined not to be considered a Wellness Benefit under the Affordable Care Act.

Accordingly, the Board of Trustees amended the Health Plan to remove hearing aids from the Wellness Benefit program and to reinstate the \$1,500 annual cap for hearing aids, effective June 24, 2011. The annual cap is applied per person.

If you have any questions regarding hearing aid coverage, contact the Participant Services Department at (323) 866-2200, ext. 401 or toll-free at (877) 866-2200, ext. 401. **PH**



# DEPENDENT AUDIT

Plans Hire HMS to Perform Dependent Audit to Protect Health Benefits for Current and Future Participants

## SHORT TAKES

- » This month, all participants covering dependents will be contacted by HMS, a firm hired by the Health Plan to conduct a dependent audit.
- » You will be asked to provide documentation supporting that your covered dependents remain eligible for coverage.

To help ensure that this revenue is being used to provide you with the best possible set of benefits and that these benefits are only being enjoyed by those for which they were intended, the Plan's Board of Trustees has decided to perform a dependent audit.

The decision to perform this audit was not taken lightly. We understand the extra burden that this audit places on you, the Health Plan participant. However, rising cost trends and the estimated multi-million dollar increases that the Health Plan currently faces from changes mandated by the Mental Health Parity and Affordable Care Acts require the Plan to ensure that the Health Plan's resources are being used as efficiently and effectively as possible.

Later this month, every participant with a covered dependent will be receiving a letter from HMS, the firm hired to perform the audit. The letter will detail the process and let you know what to expect going forward. **PH**

## DIRECTOR'S CUT

- » In the mean time, if you would like further information and details, please log on to [dgaplans.org/dependentaudit](http://dgaplans.org/dependentaudit).

# The Financial Status of the Pension and Health Plans

Over the last few years, you have been hearing a lot about the financial status of the Pension and Health Plans. In an effort to keep every participant informed and provide more transparency into the financial health of the Plans, what follows is a brief summary of where the Plans stand financially, as of June 30, 2011 (the most recent period available when this newsletter went to press).

## The Basic Pension Plan

Back in 2008, the turmoil in the financial markets adversely affected all pension plans, including ours. 2008 saw the Basic Pension Plan lose 27.7% of its value. The good news is that, since then, under the direction of the Plans' Finance Committee, the Pension Plans' investment portfolios have experienced very strong returns.

In 2009, the Plan began a strong recovery, experiencing a gain of 19.2%. It followed that up with a gain of 13.8% in 2010. Further, through the end of June 2011, the Basic Plan's investment portfolio has returned a healthy 5.4%.

As it stands today, the Basic Plan, which had a total of \$1.1 Billion in assets as of June 30, is on solid financial footing. As measured by the standards set by the Pension Protection Act of 2006 (see [www.dol.gov/ebsa/pensionreform.html](http://www.dol.gov/ebsa/pensionreform.html) for more information), the Basic Plan is considered to be in the Green Zone: the highest possible rating. And it is projected to remain in the Green Zone indefinitely. In addition, the Plan's actuaries, during the most recent Basic Plan valuation, determined that the Plan's funded status was 102.9%—meaning that the Basic Plan has 102.9% of the funds required to meet its current obligations.

On the contributions side, through June, employer contributions on compensation increased 4.6% and contributions on supplemental market income decreased 7.9% compared with the first six months of 2010.

## The Supplemental Pension Plan

In 2008, the Supplemental Pension Plan's investment portfolio, which has a higher allocation to fixed income investments than the Basic Plan, lost 24.1% of its value. But, like the Basic Plan, the SupPlan's portfolio has come back strong. The SupPlan's investments returned 18.2% and 12.9%, respectively, in 2009 and 2010. This year to date, the SupPlan has seen a positive return of 4.7%.

Through June, the SupPlan, which has assets totaling \$1.2 Billion, saw employer contributions increase 10.9% compared with the same period in 2010. Employee contributions, compared with 2010, increased 3.0%.

In the Spring issue of *Spotlight on Benefits* (available at [dgaplans.org](http://dgaplans.org)), we reminded you of your exclusive ability

to roll qualified funds over into your SupPlan account. So if you have funds in a qualified retirement account (like a 401(k) or IRA) and you are interested in exploring your rollover options, contact our Pension Department for more information. The Pension Department can be reached at (323) 866-2200, ext. 404 or toll-free at (877) 866-2200, ext. 404.

## The Health Plan

Through June, the Health Plan's investment portfolio, which is mostly invested in fixed income and cash, was up 0.8%.

Investment Returns	
Periods Ending June 30, 2011	YTD Ending
Basic Plan	5.4
Supplemental Plan	4.7
Health Plan	0.8

See [Financial Status of the Plans](#) on Page 15

# Medco



That pill you're about to take could have serious consequences. Now there's an easy way to help protect yourself.

Every year, millions of Americans suffer unnecessary health complications and hospitalization because of safety issues related to their prescription use. Now there's a new online safety feature that could help protect you and your family. It's already available at no cost to you as part of your Health Plan prescription plan services.

It's easy to use and works whether you get your medications at a retail pharmacy or by mail from the Medco Pharmacy™. All you need to do is register at [medco.com/safetynet](http://medco.com/safetynet) after logging in.

## Get automatic alerts whenever you may be at risk

Here's how it works. After your one-time registration, any alerts will automatically be waiting for you whenever you log in to [medco.com](http://medco.com)®. These personalized alerts identify and educate you about potential risks and enable you to take action quickly. They could help you:

- ▶ Avoid unnecessary hospitalization

- ▶ Prevent setbacks to your health
- ▶ Stay on track with taking your medications as prescribed by your doctor

Alerts are based on established medical and scientific guidelines designed to help promote better health.

This protection works for people who take medications regularly (typically 3 months or more) for an ongoing condition, such as high blood pressure, high cholesterol, or diabetes. People with one or more chronic conditions are more likely to require medical care and hospitalization if they do not take their medications as prescribed, so having this added protection could make a difference.

## Don't miss out on this anytime, anywhere protection. Register now.

We encourage you to take advantage of this new online safety feature today by registering at [medco.com/safetynet](http://medco.com/safetynet). You will need your Medco Prescription Drug ID card and a recent prescription number.

For questions, participants may contact Medco Member Services at (800) 987-7828, or the Health Plan's Participant Services Department at (323) 866-2200, ext. 401 or toll-free at (877) 866-2200, ext. 401.

If you are already registered on [medco.com](http://medco.com), congratulations! Your new online safety feature is already activated and your protection is working. Your registration also includes alerts, if necessary, for any dependent children on your prescription plan, up to 18 years old. **Important:** Please note that spouses and any dependents in your household over 18 must register separately to receive alerts. **PH**

# SupPlan Partial Distributions Give Retirees More **Flexibility** with Their Money



## SHORT TAKES

- » Partial distributions allow retirees to take money out of their SupPlan a little at a time.
- » Partial distributions are convenient and flexible.
- » Partial distributions are designed to allow you to continue enjoying the many benefits of the SupPlan, including a proven track record of stability and performance.

In the last issue of Spotlight on Benefits, we reminded readers of the rollover benefit open to most participants in the DGA-Producer Supplemental Pension Plan (SupPlan), which allows participants to roll funds from qualified retirement plans into the SupPlan. Another important SupPlan benefit (one that further enhances the attractiveness of the previously discussed

rollover benefit) is the SupPlan's partial distribution option.

### What is the SupPlan?

The SupPlan is what is known as a defined contribution plan. It works similarly to a 401(k) plan. Every time you work for a DGA-signatory company, contributions are made by you and your employer to your SupPlan account. Each month, the balance in your SupPlan account changes based on additional contributions and the performance of the SupPlan's investments. When you reach age 60, you have full access to the money in your account.

### What is a SupPlan partial distribution?

Prior to 2009, SupPlan retirees had two options for accessing their money:

- ▶ they could convert their SupPlan balance into an annuity provided by an outside provider; or
- ▶ they could withdraw the entire balance and deposit it as an IRA rollover at the financial institution of their choice.

In either case, if you retired from the SupPlan, you were required to take all

your money out of the SupPlan.

In 2009, the Board of Trustees created another SupPlan option: partial distributions. Partial distributions give you the flexibility of accessing part of your account balance, while maintaining the balance of your money in the SupPlan's diverse investment portfolio.

There are several partial payment options:

- ▶ Ad hoc payments of \$5,000 or more as often as once per quarter;
- ▶ Fixed monthly payments of \$2,000 or more;
- ▶ Fixed quarterly payments of \$5,000 or more; and
- ▶ Fixed semi-annual payments of \$5,000 or more.

You also have the ability to rollover all or part of your partial distributions to an IRA or another qualified plan that accepts rollovers.

### What are the advantages of partial distributions?

The main benefit of partial distributions, and the reason this option was created in

# FAQ

the first place, is that it gives you access to the funds in your SupPlan account while still allowing you to continue enjoying the benefits of investment in the SupPlan. Consider:

- ▶ Investments in the SupPlan are at-cost, which means the Plan does not charge you any additional fees beyond the costs of administering the SupPlan.
- ▶ The SupPlan's portfolio is overseen by the Finance Committee of the Pension Plan's Board of Trustees, and is comprised of a wide-ranging mix of investments, including domestic and international stocks, bonds, real estate and alternative investment vehicles like private equity.
- ▶ The SupPlan has averaged an annual return of 7.9% over the last 20 years (net of administrative expenses, as of December 31, 2010).

While there are clearly benefits to leaving your money in the SupPlan, it is important that you also consider if the SupPlan's investment mix is appropriate for your circumstances. You can contact the Pension Department at (323) 866-2200, ext. 404 or toll-free at (877) 866-2200, ext. 404 for an up-to-date list of the SupPlan's investments.

SupPlan retirees up to age 68 (see the FAQs for more information on this age limitation) can request partial distributions from the SupPlan by filling out a Supplemental Plan Partial Distribution form along with their retirement application. The form is also available on the [Documents and Forms](#) section of [www.dgaplans.org](http://www.dgaplans.org).

## Questions?

For more information, please contact the Plans' Pension Department at (323) 866-2200, ext. 404 or toll-free at (877) 866-2200, ext. 404. **PH**

## Am I eligible for a SupPlan partial distribution?

All SupPlan retirees age 60-68 and their surviving spouses under age 68 are eligible to request partial distributions from the SupPlan.

## Why aren't partial distributions available to participants and surviving spouses over age 68?

Our current computer system prevents us from offering partial distributions to participants and surviving spouses as they near their Minimum Required Distribution age, which is the age participants must begin taking distributions from their SupPlan Account (currently April 1 following the year you reach age 70 1/2). However, we are currently working on a system upgrade that will allow us to offer the partial distribution option to all participants and surviving spouses who are eligible to receive a SupPlan benefit, including those over age 68. We expect to be able to offer partial distributions regardless of age beginning in January 2012.

## Is my partial distribution subject to tax withholdings?

The taxable portion of the distribution is subject to a 20% Federal withholding and a 2% State withholding for California residents. Taxes are not withheld on any portion of your partial distribution that you elect to convert to an IRA or other qualified plan that accepts rollovers.

## Can I withdraw just the tax-exempt portion of my money?

No. Partial payments are pro-rated across the taxable balance in your account and the non-taxable balance of your account. The taxable balance includes employer contributions, incoming pre-tax rollovers and all income. The non-taxable balance includes employee contributions and incoming post-tax rollovers.

However, you decide where your money goes. So you could convert the taxable portion of your partial distribution to an IRA or other qualified plan and the non-taxable portion to a separate account.

## When I request an ad hoc distribution, how soon will I receive my payment?

When you request an ad hoc payment, you will receive your payment on the 15th of the following month (e.g. if you make your request in July, even as late as July 31, you will receive your money on August 15).

[See SupPlan Partial Distributions FAQ on Page 10](#)

# Navigating the Web: On

## Consider the Source

Every day millions of people turn to the internet to help them manage their health. With the convenience of seemingly limitless amounts of health-related information right at your fingertips, it's important to remember that not all of these resources are created equal. As an advocate for your own health, you need to be proactive in evaluating this information for not only accuracy and timeliness, but reliability and integrity.

### SHORT TAKES

- » If you are going to use the internet as a resource for managing your health, it's important to consider the source of the information.
- » A recent column in New York Times Magazine used a comparison between two popular online health sites, MayoClinic.com and WebMD.com, to stress that not every online source of health information is created equal.

This topic was brought to light in the opinion piece *A Prescription for Fear*, *New York Times Magazine*, February 6, 2011. In this column, the writer contrasts WebMD.com and MayoClinic.com, and after comparing the search results of the term "headache," surmises that WebMD's product placement and sponsor-driven content takes advantage of their readers and increases traffic to commercial sites, including their pharmaceutical sponsors' sites.

WebMD is a corporation financed by advertising, third-party contributions and sponsorships with reported revenues of \$147M in the fourth quarter of 2010 alone. The WebMD Health Network includes WebMD Health, Medscape, MedicineNet, emedicineHealth, RxList, theheart.org, drugs.com and Medscape Education. On the other hand, the Mayo Clinic is a non-profit medical practice and medical research group, and according to their website the revenue brought in from advertising and sponsorship is used to support MayoClinic.com and Mayo Clinic's research and education programs.

Both websites provide comprehensive health information. And, given their status in the health care industry, the Mayo Clinic site could be considered more credible and reliable. But WebMD is a more popular destination. According to the Centers for Disease Control and Prevention's metrics results ([www.cdc.gov/metrics](http://www.cdc.gov/metrics)) of top health websites, in December 2010 traffic to WebMD.com reached 14.18M unique visitors compared to MayoClinic.com's 6.32M.

Of course WebMD and Mayo Clinic are not the only online resources available. There are literally hundreds of websites dedicated to providing health information directly to the consumer, and the way this information is presented and who is presenting it can be the difference between valuable or dangerously inaccurate advice. It's up to you to determine how reliable the information is.

So how do you determine if the health care information you're getting online is from a credible and reliable source?

See [Consider the Source](#) on Page 14.

# Online Health Resources

## Online Vendor Services

### SHORT TAKES

» The Plans website offers links to multiple sites that our participants frequently use.

You can access these links by visiting [dgaplans.org](http://dgaplans.org) and clicking the Links and Contact Info tab.

Several of the vendors and benefit managers associated with the Pension and Health Plans offer robust web sites that provide extremely useful information to our participants. Below, are some highlights of what you will find on some of these sites.

For your convenience, we've created a page on [www.dgaplans.org](http://www.dgaplans.org) that gives you direct links to each of the sites and features listed below. Simply go to [www.dgaplans.org/directorscut](http://www.dgaplans.org/directorscut).

#### **Anthem Blue Cross** **[www.anthem.com](http://www.anthem.com)**

**Provider Finder.** Use this tool to search for network providers from any web-enabled device. You can search by name, location, provider type, specialty, gender, languages spoken, hospital, clinic or other medical facility.

**My Trainer Bob.** This is a free daily journal that allows you to track your food, exercise and daily motivations featuring celebrity trainer Bob Harper. This tool is designed to help you get and remain healthy.

**Health Footprint Calculator.** A tool that asks you a series of questions about your health, eating and fitness habits and calculates your Health Footprint score that you can continually monitor to maintain or improve.

**Anthem Grocery Guide.** This free smart phone app is currently available for iPhone, iPad and iPod Touch and is like having a personal nutritionist in your pocket. It helps educate the user about the caloric and nutritional values of food and helps one make better, more informed decisions while grocery shopping.

#### **Delta Dental of California** **[www.deltadental.com](http://www.deltadental.com)**

**Provider Directory.** Find a network dentist searching by name, location,

language spoken, treatment, access and even hours of business.

**Smile Away.** The Delta Dental Wellness site is loaded with information and activities and tools all designed to deliver a healthy smile and good oral health.

**Just For Kids.** It's never too early to teach your little tikes about the importance of oral hygiene. The Just for Kids section of the Delta Dental web site is loaded with tips, games and stories that educate kids about their oral hygiene.

**Additional Tools.** There are other resources that will help you plan for major dental work, assist with the management of dental emergencies and provide tips on how to manage your plan and costs.

#### **Health Net** **[www.healthnet.com](http://www.healthnet.com)**

**Provider Search.** Find a network provider searching by name, provider number, address, or medical group name.

**Compare and contrast.** Research information on doctors, medical groups and hospitals based on member satisfaction, clinical care, preventative health screenings and information and technology use.

**Decision Power Health and Wellness.** Make a nutrition plan, manage your weight and stress, quit smoking, get

[See Online Vendor Services on Page 11](#)

# SupPlan Partial Distributions FAQ

## When are recurring payments made?

Monthly payments are made on the 15th of each month. Quarterly payments are made on January 15, April 15, July 15 and October 15. Semi-annual payments are made twice a year in the two months that you choose (the two months cannot be within the same calendar quarter).

## Can I control how my SupPlan monies are invested?

No. All monies in the SupPlan are invested by the SupPlan's experienced investment managers under the direction of the Finance Committee of the Board of Trustees, and are subject to the Plan's investment gains and losses.

## What kinds of fees will I be charged?

There are no additional fees charged in connection with partial distributions beyond the cost of administering the SupPlan.

## What happens to the remaining account balance after I die?

Any remaining account balance will be available to your designated beneficiary or beneficiaries after your death. Surviving spouses are eligible to keep a balance in the SupPlan, as well as roll other qualified funds into the SupPlan account. All other beneficiaries must withdraw the full amount of the remaining account balance.

## Are post-retirement earnings eligible for partial distribution?

Yes. If you have already retired from the SupPlan, but you have accrued additional benefits based on post-retirement earnings, you can take a partial distribution provided you are age 60-68 and have at least \$5,000 in your SupPlan account. **PH**

# Are you receiving proper credit for your work?

On a quarterly basis, we send you a statement of the pension and health contributions that we have received on your behalf during the previous quarter. It is important that you carefully review these statements to ensure that the earnings reported and contributions remitted to the Plans on your behalf are correct. The earnings and contributions determine the level of your pension and health benefits, so you want to make sure they are correct. You must report discrepancies of either underreported or overreported contributions to the Plans office.

Underreported contributions can result in your failing to qualify for health coverage, qualifying for retroactive coverage, or qualifying for the wrong plan. In addition, underreported contributions could result in a lower pension benefit or, in the case of the Basic Plan, could potentially result in your failing to qualify for Basic Plan benefits.

It is equally as important to review your statements for overreported contributions. On rare occasions, misreported contributions can result in the retroactive loss of health coverage or pension credits and all of the inevitable headaches that would ensue.

Your pension and health benefits are an important part of your compensation. You should ensure that you receive proper credit for your work. So protect yourself by carefully checking your quarterly statements as well as any work records you receive from your employers.

If you discover any discrepancies, or would like more information about your quarterly statement, contact the Contributions and Compliance Department at (323) 866-2200, ext. 567 or toll-free at (877) 866-2200, ext. 567. **PH**

# Online Vendor Services

Continued from Page 9

prenatal education for a healthy baby and many other wellness tools can be explored in this section of the Health Net web site.

**Health Net Mobile.** A free mobile app that helps members keep track of their plan including subscriber and plan IDs, effective dates, co-pay and deductible information, schedule of benefits, provider information, provider search and mobile versions of ID cards for the entire family. The Health Net Mobile app is available for free in both the Apple App Store and the Android Marketplace.

## **Medco Prescription Services** **www.medco.com**

**Order prescriptions.** You can both order prescriptions and compare prices for brand and generic varieties of your medications. Prescriptions for long-term medications can be ordered in 90-day increments and delivered via The Medco Pharmacy.

**Renew prescriptions.** If you are registered on Medco.com and have an existing prescription on file, you can easily request a renewal online.

**Review drug information.** Medco.com provides comprehensive drug and side effect information for medications.

**Establish reminders.** You can set up and manage refill reminder notices to assure

that you always have the medication you need when you need it.

## **OptumHealth** **www.liveandworkwell.com**

When clicking on the OptumHealth tab on the Plans' website, visitors will be redirected to liveandworkwell.com. Here is a listing of some of the main resources of this website:

**Education.** Information about depression, stress, anxiety, ADHD and other mental health conditions.

**Get Help.** Resources to help with the treatment of alcohol, drug and eating disorders.

**How to Cope.** Tips on how to deal with chronic medical conditions.

**Reactions.** Information on the possible affects and interactions of medications or other drugs.

## **VSP - Vision Service Plan** **www.vsp.com**

**Eligibility Information.** Track your specific vision benefit information including eligibility and coverage.

**Provider Search.** Locate a VSP optometrist or ophthalmologist near you.

**The Center.** Visit this page to:

- ▶ Discover important eye care and wellness information;
- ▶ Learn about lenses and correction technology options available to you; and
- ▶ View a sample gallery of frames offered by VSP doctors.

**VSP Mobile Site.** Some of the features available on this site include:

- ▶ Locate a VSP provider near you, as well as review their hours of operation and get directions to their office sent right to your phone.
- ▶ Review benefit and coverage information and find out when you last had an eye exam.
- ▶ Access your Member Vision Card to display benefit and eligibility information and simply show this to your provider.
- ▶ Browse the eyewear gallery to view products offered by VSP providers.

The items listed in this article are but a mere sampling of the online resources available to you 24/7/365. The best way for any participant to fully know what's available on any of the previously mentioned websites is to visit them and spend some time exploring. This will be time well spent and very much to your benefit. **PH**

# 6 Hot Fun in the Summertime Fun Activities for Your Friends and Family

## SHORT TAKES

- » The Summer makes it easy for friends and family to stay in shape together.
- » Most summer activities are cheap if not totally free.
- » Use the warm weather and extra light to create long lasting memories while contributing to everyone's improved health at the same time.

Summer is here. With the warm weather and long daylight hours it's very easy to get your friends and family involved in activities that are fun, cheap (if not free), and healthy. Below are just a few examples of activities that friends and family can participate in and collectively benefit from together. Not every activity is a physical activity, sometimes just spending quality time with your loved ones can contribute to your mental health. Remember, the summer always goes by fast, so don't miss the opportunity to create memories that can simultaneously improve everyone's health.

**Do gardening and yard work together.** If you have the space, plant a vegetable and/or herb garden or just maintain the existing landscape together. Gardening provides a way for people to be one with nature while enjoying fresh air. And the manual labor involved is an easy way to burn calories. Don't underestimate how precious time like this can be. The work toward a common goal provides the motivation to complete the task at hand plus you will all enjoy the literal fruit of your labor when it's time to harvest.

**Pedal Power.** Most kids love to ride their bikes. And adults can easily join in on the fun. This is a low cost, high-payoff activity that gets everyone outside together burning calories: whether it be a family taking a ride around the block or a couple of friends taking a leisurely ride down the boardwalk. Do some poking around on the internet to find local bike paths and parks that are bicycle friendly. While a leisurely pace is fine, you can maximize the opportunity by challenging one another to races which will get your heart rates up and burn more calories. Remember to wear a helmet!



**Step on up.** This activity is incredibly easy and the first step could not be any easier. Buy some inexpensive pedometers and issue a step challenge. Monitor who takes the most steps every week, and reward the busiest body in your bunch. Another motivator for this activity is to put up a chart so everyone can see each others' progress. Never underestimate the motivating power of a little friendly trash talk among loved ones.

**Hang out in the yard.** If you have a backyard, take advantage of it with fun and simple yard sports such as: volleyball, horse shoes, beanbag toss, ladder golf, bocce ball, basketball, backyard bowling or a scavenger hunt. If you don't have a backyard, fret not. Make a day of exploring your local parks. You'll probably be surprised at what they have to offer.

**Water World.** Beat the summer heat and stay cool by staying wet. Go for a swim at a local pool or park. Play in the sprinklers and have a water balloon fight at home or at a public place. Visit local bodies of water to play and have fun in your local bay, beach, brook, cove, creek, grotto, gulf, sound, stream, river, puddle, pool, pond, lake, ocean or sea. See **Director's Cut** at the bottom of this page.

**Taking it easy.** On those not so active days, quality time can easily and inexpensively be spent by doing some of the following: go to a movie (we're partial to this option), play miniature golf, help the little ones make a fort in the house or in the yard and play board games. Board games are cheap and fun entertainment. You would be amazed at how many timeless memories have been had over a good game of chess or checkers.

These tips are things that everyone can engage in and enjoy this summer. You, your friends and your family can spend time together, be active and contribute to your health while building lasting memories. Just ask yourself, "if we can have this much fun in the summer, imagine how great the other nine months of the year could be?" **PH**

## DIRECTOR'S CUT

» For a more in-depth look at the health benefits of swimming, go to the Director's Cut page at [dgaplans.org/directorscut](http://dgaplans.org/directorscut). Go ahead and dive on in!

# Consider the Source



[Continued from Page 8](#)

MedlinePlus.gov, a service of the U.S. National Library of Medicine and National Institutes of Health (NIH), provides a guide for evaluating online health information. A link to their complete guide, **MedlinePlus Guide to Healthy Web Surfing**, is available on [www.dgaplans.org/directorscut](http://www.dgaplans.org/directorscut).

Here is a summary of a few of their key suggestions:

- ▶ **Consider the source.** Look for an About Us page, and check to see if the site is run by a branch of the Federal Government, a non-profit institution, a professional organization, a health system, a commercial organization or an individual. Use caution if this information is not readily available or no contact information is available.
- ▶ **Focus on Quality.** Find out who reviews and writes the information that is published. Check to see if board members are experts in the subject of their site.
- ▶ **Beware of Bias.** Determine if the site is supported by public funds, donations or commercial advertising, and make sure advertisements or sponsor content is clearly labeled as such. If a specific drug treatment is recommended, confirm if the content is coming from a non-commercial source or if the company that manufactures the drug provided the information.

As a general rule, you should never rely on a single online health source for medical advice and you should always consult with your physician for diagnosis or treatment options. **PH**

## DIRECTOR'S CUT

»» For additional resources that participants can use to manage their health, a link to MedlinePlus' Guide to Healthy Web Surfing and a link to *New York Times Magazine's A Prescription for Fear*, visit [dgaplans.org/directorscut](http://dgaplans.org/directorscut).

# The Financial Status of the Pension and Health Plans

Employer contributions into the Health Plan, which has assets totaling \$114.4 Million, were up 8.0%, compared with the first 6 months of 2010. However, benefit costs were also up, increasing 5.4% from the same period last year. As a result, the Health Plan had a negative cash flow of \$1.6 Million through June.

This is a familiar piece of bad news: health care costs are rising...and are expected to continue rising. And this does not include the additional expenses that will result from compliance with two major pieces of health care legislation: the Mental Health Parity and Addition Equity Act of 2008 (Mental Health Parity) and the Patient Protection and Affordable Care Act of 2010 (Affordable Care Act).

The Health Plan must be in compliance with Mental Health Parity effective January 1, 2012. While Mental Health Parity does not require the Health Plan to offer mental health and substance abuse benefits, it does require that those benefits be on par with the Plan's other medical benefits. The Health Plan's consultants have estimated that, if no changes are made to the Plan's benefit structure, compliance with Mental Health Parity could result in an additional \$3.5 Million in health care costs annually.

The additional \$3.5 million does not include additional costs the Plan would incur if it loses grandfathered status under the Affordable Care Act (estimated at up to \$750,000) or additional future

changes mandated by the Affordable Care Act.

The good news is that the DGA has acted to address these challenges. At the beginning of July, the new bargaining agreement went into effect, increasing the Health Plan contributions rate to 10% (from 8.5%), requiring contributions for Vacation Pay and Completion of Assignment Pay, and raising the contributions ceiling for UPMs on theatrical features. These changes will greatly increase Health Plan revenue and improve the Plan's ability to meet the challenges detailed above.

## The Future of the Plans

As they stand today, due in large part to the actions taken by the Plans' Board of Trustees and the DGA during the last round of contract negotiations, the Pension and Health Plans are on solid financial footing. But the future will always bring new challenges, like those associated with rising health care costs and compliance with Mental Health Parity and the Affordable Care Act.

As we move forward, you can expect the Plans' Board of Trustees to continue closely monitoring the financial health of the Plans and to remain firm in their commitment to providing a comprehensive and valuable set of retirement and health care benefits to DGA members and their families. **PH**

## Spotlight on Benefits

Volume 19 | Number 2 | Summer 2011

Spotlight on Benefits is published up to four times a year for the benefit of Health Plan and/or Pension Plans participants.

## DGA-PRODUCER PENSION & HEALTH

Directors Guild of America-Producer Pension and Health Plans  
8436 W. Third Street, Suite 900  
Los Angeles, CA 90048-4180

[www.dgaplans.org](http://www.dgaplans.org)  
[communications@dgaplans.org](mailto:communications@dgaplans.org)

(323) 866-2200  
(877) 866-2200

---

Lisa Read, CEBS  
Chief Executive Officer

Mack Clapp  
Chief Investment Officer

Robert Barron  
Chief Financial Officer

Jim Mendes  
Manager, Communications

Anne-Marie Feury  
Communications Editor

---

The Pension and Health Plans were created as a result of the Directors Guild of America's collective bargaining agreements with producer associations representing the motion picture, television and commercial production industries.

The DGA-Producer Pension and Health Plans are separate entities from the DGA and are administered by a Board of Trustees made up of DGA representatives and Producers' representatives.

# DGA-PRODUCER PENSION & HEALTH

8436 WEST THIRD STREET, SUITE 900  
LOS ANGELES, CALIFORNIA 90048-4189  
ADDRESS SERVICE REQUESTED

Presorted First Class  
U.S. POSTAGE  
**PAID**  
LOS ANGELES, CA  
PERMIT NO. 31327



Visit Us Online

[www.dgaplans.org](http://www.dgaplans.org)

## In Search of: Missing Participants

Periodically, we lose contact with a participant who is entitled to pension benefits. We typically find the person we're looking for and are able to provide them with their hard-earned benefits. But, on rare occasions, we remain unable to locate some participants after an exhaustive search.

That is why we're reaching out to you and asking that you examine the list of names below to see if you recognize or know any of them.

If you know any of these individuals, please ask them to contact the Pension Department at (323) 866-2200, ext. 404 or toll-free at (877) 866-2200, ext. 404. **PH**

- ▶ Armand Acosta
- ▶ Eric Bartonio
- ▶ Bettina Brooks
- ▶ Kenneth Butler
- ▶ Sally C. Carroll
- ▶ Marjorie Conrad
- ▶ Maureen Devlet
- ▶ Selvin R. Evans
- ▶ Neil E. Farber
- ▶ Lloyd Fonville
- ▶ Derek Goldby
- ▶ Marjoe R. Gortner
- ▶ John W. Hogan, Jr.
- ▶ William R. Matthews
- ▶ Ronald Nichols
- ▶ Clay Pamphilon
- ▶ Jim Parker
- ▶ P.S. Peniston
- ▶ Jean-Marie Poire
- ▶ Philip Roth
- ▶ Thomas L. Vardaman

Don't let this  
happen to you

Let us know when your contact information changes. Contact our Change of Address Department at (323) 866-2200, ext. 306 or toll-free at (877) 866-2200, ext. 306, or visit [www.dgaplans.org](http://www.dgaplans.org) to download a Change of Address form.

Remember that the Pension and Health Plans and the Directors Guild of America are separate entities. Therefore, when you move you must provide address change notification to both organizations. **PH**