



# Pension and Health Plans Extend Full Benefits to Same-Sex Married Couples

The Pension and Health Plans' Board of Trustees has amended the rules of the Pension and Health Plans to remove any distinction between opposite and same-sex married couples. Effective immediately, a spouse under the Pension and Health Plans will be defined as follows:

*A "Spouse" is defined as the individual who is legally married to the Participant, as recognized under the laws of the state or jurisdiction in which the marriage was entered into.*

Same-sex married couples are no longer required to pay federal taxes on the value of the health benefits received by a same-sex spouse (some states may continue to require that state taxes be collected). The Health Plan will be refunding overpaid taxes collected from same-sex married couples for 2013. If you have any questions regarding a refund of overpaid taxes, you can contact the Plans' Accounting Department at (877) 866-2200, Ext. 224.

### **Change to Same-Sex Domestic Partner Benefit**

In addition to bringing opposite and same-sex spousal benefits into full parity, the Plans will no longer accept new same-sex domestic partnerships for participants residing in states that allow same-sex marriage effective November 1, 2013. Current same-sex domestic partners under the Pension and Health Plans will not be affected by this change.

### **For More Information**

To review the full text of all of the changes being made to the Pension and Health Plan booklets, please refer to the Pension and Health Plan Booklet Updates that are available on [dgaplans.org/forms.htm](http://dgaplans.org/forms.htm).

If you have any questions regarding these rule changes, please contact the Pension and Health Plans office at (877) 866-2200, Ext 401. **PH**

## Important Benefits for Women with Breast Cancer

The Health Plan provides several important benefits to help women fighting breast cancer. The following notice is made on an annual basis:

**The Health Plan provides medical and surgical benefits for certain types of reconstructive surgery in connection with a mastectomy. This covers reconstruction of the breast on which the mastectomy was performed, surgery on the other breast to produce a symmetrical appearance, and prostheses and physical complications of all stages of mastectomy, including lymphedemas. PH**

## HIPAA Notice

Effective September 23, 2013, the Health Plan revised its Health Insurance Portability and Accountability Act ("HIPAA") Notice of Privacy Practices to reflect new federal regulations amending HIPAA and the Health Information Technology for Economic and Clinical Health Act, and to add additional details regarding how the Fund may use and disclose your health information. You can obtain a copy of the revised Notice by visiting the Plan's website at [dgaplans.org/forms.html](http://dgaplans.org/forms.html) or contacting the Plan Office at [privacyofficer@dgaplans.org](mailto:privacyofficer@dgaplans.org). PH

# Health Insurance Marketplace Recap

In our last issue, we discussed how the Affordable Care Act and Health Insurance Marketplace would affect DGA members. Below is a brief summary of the key points for anyone who missed the article.

### Background

Under the Affordable Care Act, most Americans are required to have health insurance beginning January 1, 2014; those without insurance will pay a fine.

Beginning on October 1, Americans searching for health insurance will be able to use online Health Insurance Marketplaces to enroll in coverage that begins January 1, 2014.

### Participants on Earned Coverage or Retiree Coverage

**If you currently have earned coverage or retiree coverage under the DGA-Producer Health Plan, you don't need to do anything.**

Your DGA-Producer Health Plan coverage far exceeds the Affordable Care Act's minimum requirements and is better than the coverage available through the Health Insurance Marketplace: with lower premiums, lower out-of-pocket costs, and a larger provider network.

### Participants on Self-Pay Coverage

If you are on COBRA coverage, Extended Self-Pay coverage, or have no coverage, you may want to consider the options available to you through the Health Insurance Marketplace. If you apply for insurance through the Marketplace, you may qualify for a federal subsidy depending on your household income. You will not receive a subsidy for COBRA or Extended Self-Pay coverage through the DGA-Producer Health Plan.

### For More Information

For more information about how these changes affect you, go to [dgaplans.org/aca](http://dgaplans.org/aca). On our website, you can access a Marketplace Comparison page and answers to all of the Affordable Care Act Frequently Asked Questions.

For more information about the Affordable Care Act and the Health Insurance Marketplace, please visit [healthcare.gov](http://healthcare.gov). PH

# Who Should I Call?

**Not sure who to call at the Pension and Health Plans' office? We want to make getting in touch with the right person as easy as possible. Our departments are detailed below with their direct extension for your convenience.**

See if a medical procedure is covered?

## Participant Services (Ext. 401)

Do you have questions about an outstanding claim? Or maybe you need to know more about the benefits offered by the Health Plan? Our Participant Services department can answer these questions and more. If you need to go to a non-network doctor or hospital, the Participant Services Department can also provide information on your out-of-pocket costs before you see a provider.

## Eligibility (Ext. 402)

Our Eligibility department handles open enrollment and premium payments. It can answer questions about qualifying for coverage during your next benefit period or if you are eligible for retiree coverage. If you have questions regarding your dependents' coverage or enrollment, the Eligibility Department is also the department to contact.

## Pension (Ext. 404)

If you need information about the retirement benefits offered by the Plans, would like to schedule a telephone or in-person meeting to discuss your specific benefits, you should contact the Pension Department. The Pension Department

Need to change your address?

Enroll a dependent?

can also help you review your vesting status, start your retirement application process, or assist you with assigning a new beneficiary for your benefits.

## Address Change (Ext. 306 or Ext. 294)

Moving? Have a new e-mail address or phone number? If we are missing any of your information, including your SSN, birthdate, marriage date, or divorce date, this is the department to call. Remember, the Pension and Health plans are a separate entity from the DGA, so after you call the DGA to provide them with your new address, call us.

## Contributions & Compliance (Ext. 569)

If you have a missing or delinquent contribution, you can call our Contributions & Compliance Department.

If you are ever unsure of which department you need to call, you can always call (877) 866-2200 and dial "0" to speak with our receptionist. We will be happy to transfer you to the correct department. **PH**

## Spotlight on Benefits

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## DGA-PRODUCER PENSION & HEALTH

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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

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## SAVE THE DATES

### DGA-PPHP Health Fair

On **Saturday, November 9**, the DGA–Producer Pension & Health Plans will be hosting a Health Fair from 1:00 p.m. to 4:00 p.m. in the lobby of the DGA’s Los Angeles office at 7920 Sunset Boulevard.

Come join us for:

- ▶ **Free Flu Shots** (reservation required; RSVP with Danny Bushore at (323) 866-2261 to guarantee a free flu shot.)
- ▶ An **Actors Fund** seminar on signing up for health insurance through the Covered California Health Insurance Marketplace. Actors Fund representatives will also be on hand to answer your Affordable Care Act-related questions.
- ▶ A **Raffle** to win a brand new iPad and other prizes.

Our staff, as well as representatives from the Motion Picture and Television Fund, Express Scripts, Delta Dental and Vision Service Plan will be on hand to answer all of your questions.

All members (not just current Health Plan participants) are encouraged to attend the fair. **PH**

### Free Flu Shots

The DGA–Producer Pension and Health Plans will be hosting free flu shot clinics in Los Angeles and New York City:

#### LOS ANGELES

On **Saturday, November 9**, free flu shots will be offered at the DGA–PPHP Health Fair in Los Angeles, CA. For more information, see the story to the left.

#### NEW YORK CITY

On **Tuesday, November 12**, there will be a free flu shot clinic from 5:30 p.m. to 7:00 p.m. at the DGA’s New York office at 110 West 57th Street, 6th Floor (between Avenue of the Americas & 7th Avenue).

Flu shots are free for both Health Plan participants and non-covered members, including dependents age 13 and over. Women who are pregnant or nursing cannot be given the flu shots and should check with their OB-GYN for more information.

The DGA Foundation will cover the cost for participants not covered under the Health Plan.

You must RSVP with Danny Bushore at (323) 866-2261 to guarantee a free flu shot. **PH**