

SPRING 2015

Spotlight on Benefits is published up to four times a year for participants in the DGA-Producer Pension and Health Plans.



BASIC PLAN STAYS STRONG

THE BASIC PLAN IS READY TO MEET YOUR RETIREMENT NEEDS

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Spotlight ON BENEFITS

DGA-PRODUCER
PENSION & HEALTH

SIMPLIFY YOUR BENEFITS

Deducting your retiree health premium from your pension check can make life a lot easier.

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SKYPE MEETINGS NOW AVAILABLE

You can now get answers to your pension- and health-related questions online via Skype.

BACK COVER

2015

PENSION AND HEALTH PLANS BOOKLETS NOW AVAILABLE

If you opted for e-delivery, your booklets have already been sent via email. All other booklets were mailed the week of April 20.

ENROLLING IN MEDICARE ON TIME CAN HELP YOU AVOID COSTLY MEDICAL BILLS

When you turn 65, you need to decide whether to enroll in Medicare Part B, since Part B requires you to pay a monthly premium. In general, you should enroll in Medicare Part A three months before you turn 65, as there is no premium and Medicare Part A is required for enrollment in Medicare Part B.

It is important to understand your specific circumstances so you know when to begin your Medicare Part B enrollment. If you wait too long, you could find yourself paying for claims that would have been covered by Medicare.

WHAT IS MEDICARE PART B?

Medicare Part B provides doctor coverage and requires a monthly premium. Medicare Part A provides hospital coverage and does not require a monthly premium. You should enroll in Part A at least three months before you turn 65.

WHEN TO ENROLL IN PART B?

If you have coverage based on current earnings (e.g. at least \$34,100 in non-residual earnings), you must decide if you want to enroll in Medicare Part B cover-

Spotlight

ON BENEFITS

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DGA-PRODUCER PENSION & HEALTH

Directors Guild of America-Producer
Pension and Health Plans
5055 Wilshire Boulevard, Suite 600
Los Angeles, CA 90036
www.dgaplans.org
communications@dgaplans.org
(877) 866-2200

ABOUT THE PLANS

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 Directors Guild of America and are administered by a Board of Trustees made up of DGA representatives and Producers' representatives.

COMMUNICATIONS STAFF

Jim Mendes
Manager, Communications
jmendes@dgaplans.org

DeLon Howell
Communications Editor
dhowell@dgaplans.org



SET UP HEALTH PLAN PREMIUM DEDUCTION FROM YOUR MONTHLY PENSION CHECK

FIVE GOOD REASONS TO CONSIDER A PENSION DEDUCTION

1

SET IT AND FORGET IT

If you're on retiree health coverage AND receiving a monthly Basic Plan pension payment, you can have your health premium automatically deducted from your pension. This will ensure you don't experience a break in coverage due to non-payment. And, we'll automatically update your deduction if your premium changes.

2

IT'S GREEN

There are no checks to write and no invoices to print (you can still request an invoice from our office at any time).

3

YOU'RE IN CONTROL

You can stop the automatic pension deduction at any time by calling or writing our office.

4

IT'S FREE

There is no charge for health premium pension deductions.

5

IT'S EASY TO SIGN UP

Simply fill out and send in the Pension Deduction Authorization Form available on the Documents and Forms section of dgaplans.org. You'll be glad you did. **PH**

age, which requires a monthly premium. You will be on earned active coverage and the Health Plan will be your primary coverage. Part B, if you choose to enroll, will be secondary.

If you delay enrollment in Medicare Part B, be sure to enroll in Part B at least three months before your coverage ends if you:

- 1) will not re-qualify for coverage; or
- 2) will qualify for coverage through carry-over credit; or

Coordination of Benefits is especially important when you turn 65. When you are eligible for Medicare and you do not meet the Health Plan minimum with current earnings, Medicare will be your primary coverage, even if you have not enrolled in Medicare. If you do not have Medicare Part B coverage, you will be responsible for the primary portion (80%) of any claim that Medicare would have paid, plus amounts in excess of the Health Plans' reasonable and customary charge.

To enroll in Medicare:

- Apply online at www.socialsecurity.gov/medicareonly.
- Visit your local Social Security office.
- Call Social Security at 1-800-772-1213.
- If you are asked to complete a verification form, contact our Eligibility Department at (877) 866-2200, Ext 402 for assistance.

3) will need to use residual earnings to meet the \$34,100 minimum earnings threshold.

In each of these scenarios, Medicare will become your primary coverage when your earned coverage ends.

COORDINATION OF BENEFITS

When you are covered by the Health Plan and another plan (like Medicare), both plans coordinate your claims. We will determine which plan takes primary position on each claim and which plan is secondary. This is called Coordination of Benefits.

ENROLL IN PART B BEFORE YOUR COVERAGE ENDS

It can take up to 90 days to set up your Medicare coverage, so, if you chose to delay enrollment past age 65, make sure you check your coverage status three months before your coverage ends. This will help ensure that you have enough time to enroll in Medicare before it's too late.

If you have any questions about your coverage status and Medicare enrollment, please contact the Health Plan's Eligibility Department at (877) 866-2200, Ext. 402. **PH**

BASIC PLAN REMAINS WELL FUNDED

Read the enclosed Annual Funding Notice for more details

The Basic Pension Plan remains ready to meet its obligations to current and future Plan participants. As of January 1, 2014, the Basic Plan's funded status is 101.3%, with assets in excess of \$1.4 Billion.

In fact, the Plan has been certified by its actuary as a green zone plan for the ninth consecutive year, ever since 2006 when the Pension Protection Act began requiring zone status reporting. For details on the Plan's assets and funding status, read the enclosed Annual Funding Notice or view it online at dgaplans.org/fundingnotice.pdf. **PH**

HEALTH BOOKLET CORRECTION

On page 87 of the March 2015 Health Plan booklet, the term "OptumHealth" should be replaced with "Anthem Blue Cross."

Anthem Blue Cross handles pre-authorization of inpatient mental health and substance abuse treatment. **PH**

**DGA-PRODUCER
PENSION & HEALTH**

5055 WILSHIRE BLVD, SUITE 600
LOS ANGELES, CALIFORNIA 90036
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SKYPE MEETINGS NOW AVAILABLE

WE'RE HERE FOR YOU

As a Pension and Health Plans' participant, you have access to a diverse set of retirement and health benefits. Now you have a new way to learn about your benefits.

Previously, access to Plans' Pension and Health staff was limited to phone calls, meetings in our office or periodically scheduled meetings at various locations. Now you can meet "face to face" with Plans' staff online.

GOT SKYPE?

We are pleased to announce meetings via Skype. If you have a Skype-enabled computer or tablet, you can now meet with us from the comfort of your home during our normal business hours: M-F, 8:30 a.m. to 5:00 p.m., Pacific Time.

To schedule an online meeting call (877) 866-2200 and dial "0". Tell the Plans' representative that you are calling to schedule a Skype meeting. **PH**

**TO SCHEDULE AN SKYPE
MEETING WITH THE PLANS'
REPRESENTATIVES, CALL:**

(877) 866-2200

DIAL "0" FOR THE OPERATOR

