

## WINTER 2016

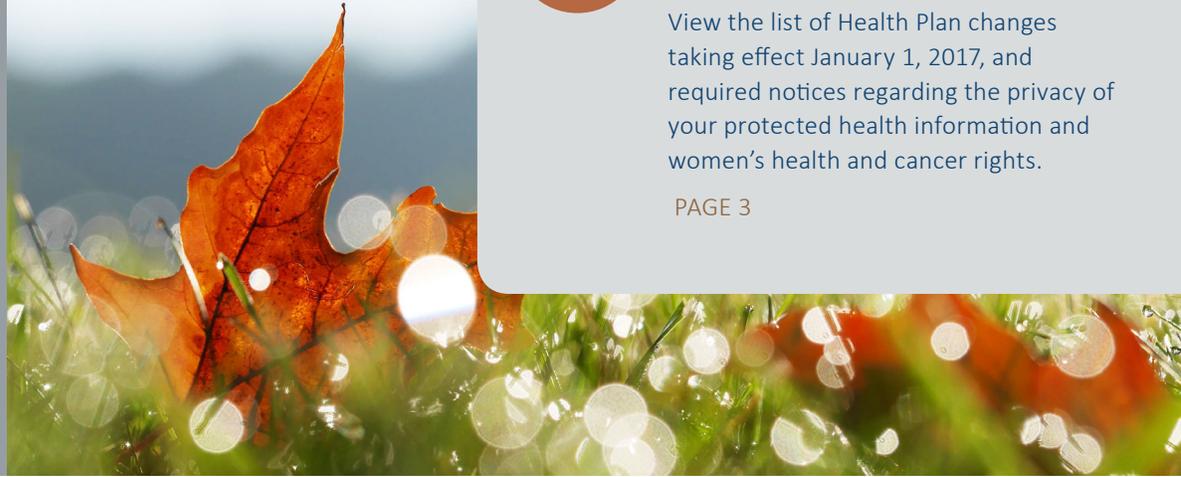
*Spotlight on Benefits* is published up to four times a year for participants in the DGA-Producer Pension and Health Plans.



### HEALTH PLAN CHANGES AND REQUIRED NOTICES

View the list of Health Plan changes taking effect January 1, 2017, and required notices regarding the privacy of your protected health information and women's health and cancer rights.

PAGE 3



# Spotlight ON BENEFITS

## Coming This January: the *New* DGAPPlans.org

After a decade in service, the Plans' website, [www.DGAPPlans.org](http://www.DGAPPlans.org), is getting a total makeover.

The Plans' staff has been hard at work over the past several months developing a website more in line with today's mobile user and bringing you added functionalities, including self-service access to your individual pension and health documents and correspondence.

On January 1, the first phase of the new site makes its debut. We invite you to be among the first to browse our totally revamped web experience featuring:

- ▶ A modern, robust design responsive to mobile screens with no loss of usability
- ▶ Direct one-click access to your personalized medical claims information along with a comprehensive set of online tools from Anthem Blue Cross, enabling you to:
  - ◇ View a listing of your submitted medical claims, their status, and payment information

CONTINUED ON BACK PAGE

2015  
Summary  
Annual Report  
Enclosed

# Spotlight

ON BENEFITS

VOLUME 24, NUMBER 3  
WINTER 2016

## 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](http://www.dgaplans.org)  
[communications@dgaplans.org](mailto:communications@dgaplans.org)  
(877) 866-2200

### ABOUT THE PLANS

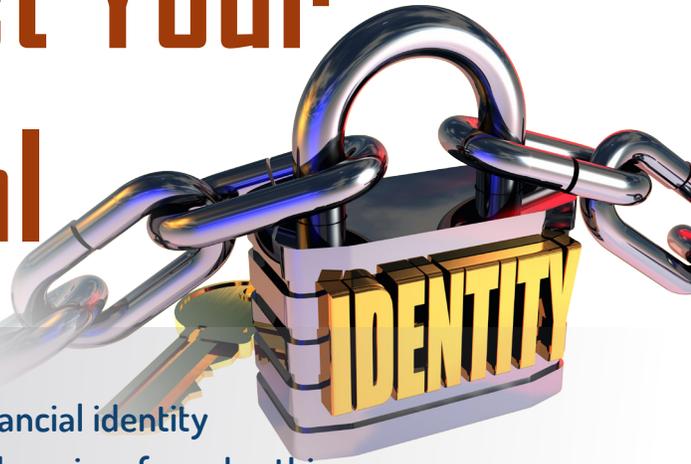
The Pension and Health Plans were created as a result of the Directors Guild of America's collective bargaining agreements with producer associations representing the motion picture, television and commercial production industries.

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

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# Protect Your Medical



Medical identity theft  
is quickly outpacing financial identity  
theft as the most popular crime for cyberthieves.

Though the DGA-Producer Health Plan and its benefit managers go to great lengths to protect your confidential information, the Health Plan wants you to know what you can do to protect yourself from falling victim to this crime and how to tell if your information is being used without your knowledge.

### What do cyberthieves do with stolen medical identities?

Hackers have used stolen medical information to purchase prescription painkillers from multiple pharmacies, fraudulently secure government benefits like Medicare and Medicaid, steal expensive medical services and equipment, and perpetrate financial identity theft, leaving victims with unpaid bills and inaccurate medical histories, which can lead to a wrong diagnosis or treatment due to inaccurate information.

### What can I do to protect myself?

Here are some steps you can take to protect your medical identity:

- ▶ Review your Explanations of Benefits (EOBs) as closely as your financial statements, and report inaccuracies to the Health Plan immediately.

- ▶ Check all correspondence from your healthcare providers for references to unrecognized treatments or prescriptions. Report any inaccuracies to the provider and ask that they correct your record, and send you confirmation in writing.
- ▶ Keep your insurance cards private, even from people you know.
- ▶ Avoid posting information about upcoming medical procedures in public forums like social media.
- ▶ Give your personal information only when necessary, taking extra caution when dealing with people over the phone, unless you originated the call.
- ▶ If you have children, regularly request their credit reports. Children's medical information is especially attractive to thieves because children's credit reports normally go unchecked until a child is old enough to begin establishing his or her own credit.

For details on the steps the Plans take to protect your confidential information, read our online article *How Safe Is Your Personal Information?* at [www.dgaplans.org/News/HowSafeIsYourInfo.html](http://www.dgaplans.org/News/HowSafeIsYourInfo.html). **PH**

# HEALTH PLAN CHANGES AND NOTICES

A list of upcoming changes to the Health Plan and required notices about your rights as a Health Plan Participant.

## Express Scripts Updates its List of Covered Medications

Express Scripts, the Health Plan's prescription drug benefit manager, has updated its list of covered medications for 2017. The list of preferred drugs, also called the National Preferred Formulary, determines which medications are covered under the DGA–Producer Health Plan and how much you pay out of pocket for certain prescriptions.

Anyone taking a maintenance medication should be sure to review the new list in case the status of your medication has changed. The list is available at [https://www.express-scripts.com/art/pdf/Preferred\\_Drug\\_List\\_Exclusions2017.pdf](https://www.express-scripts.com/art/pdf/Preferred_Drug_List_Exclusions2017.pdf).

Less than one percent of Health Plan participants will be affected by the updated list.

If a medication you currently take appears on the list of excluded medications, Express Scripts should already have notified you by mail so that you can talk with your doctor about a preferred alternative that is proven to be as effective as the excluded medication.

To see if your medications will be affected by the new formulary, log on to your Express Scripts account or call Express Scripts at (800) 987-7828. **PH**

## All-Inclusive Network Limit Increases January 1

The All-Inclusive Network Out-of-Pocket Limit sets a maximum on the amount you pay out of pocket per calendar year for network benefits, including deductibles, co-insurance and co-payments (including prescription drug co-payments).

Beginning January 1, 2017, the Health Plan's All-Inclusive Network Out-of-Pocket Limit will increase from \$6,850 individual/\$13,700 family to \$7,150 individual/\$14,300 family.

If you reach the limit, the Health Plan will pay 100% of covered expenses. **PH**

## Women's Health and Cancer Rights

Women who have had a mastectomy or expect to have one may be entitled to special benefits under the Women's Health and Cancer Rights Act of 1998. 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.

If you have any questions, please contact the Participant Services Department at (877) 866-2200, Extension 401 or toll-free at (877) 866-2200, Extension 401. **PH**

## HIPAA Notice of Privacy Practices

Health Plan participants can obtain a copy of the Health Plan's Notice of Privacy Practices at [www.dgaplans.org](http://www.dgaplans.org) under *Documents and Forms* or by calling Participant Services at (877) 866-2200, ext. 401. This Notice describes how the Plan may use and disclose your health information.

If you have any questions regarding the Notice of Privacy Practices, please contact the Plans' Privacy Officer at (323) 866-2200, ext. 305. **PH**

# DGA-PRODUCER PENSION & HEALTH

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

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## The *New* DGAPlans.org

- ◇ Get important coverage details like the status of your annual deductible and out-of-pocket limits
  - ◇ Search for doctors by type or specialty alongside patient satisfaction and quality ratings
  - ◇ Estimate your out-of-pocket costs on more than 400 common medical procedures as priced in your area
  - ◇ Get a plain language, line-by-line explanation of your out-of-pocket responsibility for each of your processed claims
- ▶ A customized, downloadable DGA-PPHP icon for placement on your device's home screen for easy one-tap, app-like access directly into mobile mode.
  - ▶ Search boxes on most pages to let you quickly and easily find specific information anywhere on the site
  - ▶ ...and **COMING SOON**, the brand new  user portal for accessing your important health and pension-related documents from any device, wherever you are, 24 hours a day. (Login and e-delivery enrollment required.)

Stay tuned for more updates. We look forward to hearing what you think of the new [www.DGAPlans.org](http://www.DGAPlans.org). To sign up for e-delivery ahead of the new website launch, go to [www.dgaplans.org/forms.htm](http://www.dgaplans.org/forms.htm) and download our *E-delivery Opt-in* form. **PH**

## THANK YOU FOR MAKING OUR HEALTH FAIRS A SUCCESS

**O**n October 1st and 22nd, the Directors Guild of America-Producer Pension and Health Plans hosted its annual Health Fair and Flu Shot Clinic in Los Angeles and New York City. The Plans' staff would like to thank the hundreds of DGA Members and their families who attended, making this year's events our most successful yet.



A very special thanks to the DGA Foundation, who sponsored free flu shots for DGA Members currently without Health Plan coverage, and to our benefits managers and allied organizations—the Actors Fund, Anthem Blue Cross, Delta Dental, Express Scripts, UCLA Health, and VSP.

We look forward to seeing you at next year's events. **PH**



5055 Wilshire Blvd, Suite 600  
Los Angeles, California 90036

Toll-Free (877) 866-2200  
[www.dgaplans.org](http://www.dgaplans.org)

## Summary Annual Reports for the Directors Guild of America—Producer Pension and Health Plans

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### Summary Annual Report for Directors Guild of America—Producer Pension Plan Supplemental Benefit Plan

This is a summary of the annual report for the Directors Guild of America—Producer Pension Plan Supplemental Benefit Plan, E.I.N. 95-6027308, Plan No. 002, for the year ended December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### Basic Financial Statement

Benefits under the plan are provided through a trust fund or arrangements providing benefits partially through annuity contracts. Plan expenses were \$69,829,885. These expenses included \$10,003,459 in administrative expenses and \$59,826,426 in benefits paid to or for participants and beneficiaries. A total of 21,907 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$1,524,911,849 as of December 31, 2015, compared to \$1,530,060,255 as of January 1, 2015. During the plan year, the plan experienced a decrease in its net assets of \$5,148,406. This decrease includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had total income of \$64,681,479 including employer contributions of \$34,213,065, participant contributions of \$24,379,092, rollovers of \$15,850,718, gains of \$17,618,105 from the sale of assets, losses from investments of \$27,418,665 and other income of \$39,164.

Enough money was contributed to the Plan to keep it funded in accordance with the minimum funding standards of ERISA.

#### Your Rights to Additional Information

You have the right to receive copies of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- 1) An independent auditor's report;
- 2) financial information and information on payments to service providers;
- 3) assets held for investment;
- 4) transactions in excess of 5% of the plan assets; and
- 5) information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain copies of the full annual report, or any part thereof, write or call the office of the Directors Guild of America - Producer Pension and Health Plans, 5055 Wilshire Boulevard, Suite 600, Los Angeles, California 90036, or call (323) 866-2200. The charge to cover copying costs will be \$15.00 for the full annual report, or \$.25 per page for any parts thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these statements and accompanying notes will be included as part of that report. The charges to cover copying costs given above do not include charges for the copying of these portions of the reports because these portions are furnished without charge.

You also have the legally protected right to examine the annual reports at the main office of the plan (5055 Wilshire Boulevard, Suite 600, Los Angeles, California 90036) and at the U.S. Department of Labor in Washington, D.C., or to obtain copies from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



5055 Wilshire Blvd, Suite 600  
Los Angeles, California 90036

Toll-Free (877) 866-2200  
[www.dgaplans.org](http://www.dgaplans.org)

## Summary Annual Reports for the Directors Guild of America—Producer Pension and Health Plans

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### Summary Annual Report for Directors Guild of America—Producer Health Plan

This is a summary of the annual report of the Directors Guild of America - Producer Health Plan, E.I.N. 23-7067289, Plan No. 501, for the year ended December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

#### Insurance Information

The Plan has contracts with Vision Service Plan to pay certain vision related benefits incurred under the terms of the plan. The total premiums paid for the plan year ended December 31, 2015 were \$726,015.

Because they are so called “experience-rated” contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ended December 31, 2015, the premiums paid under such “experience rated” contracts were \$726,015 and the total benefit claims paid under these experience-rated contracts during the plan year was \$657,027.

#### Basic Financial Statement

The value of Plan assets, after subtracting liabilities of the Plan, was \$32,685,111 as of December 31, 2015, compared to a deficit of \$397,453 as of January 1, 2015. During the Plan year, the Plan experienced an increase in its net assets of \$33,082,564. This increase includes unrealized appreciation and depreciation in the value of Plan assets; that is, the difference between the value of the Plan’s assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the Plan year, the Plan had total income of \$126,154,939 including employer contributions of \$119,635,470, participant contributions of \$10,249,595, gains of \$250,143 from the sale of assets, losses from investments of \$4,139,893 and other income of \$159,624.

Plan expenses were \$93,072,375. These expenses included \$4,649,343 in administrative expenses and \$88,423,032 in benefits paid to or for participants and beneficiaries.

#### Your Rights to Additional Information

You have the right to receive copies of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- 1) An independent auditor's report;
- 2) financial information and information on payments to service providers;
- 3) assets held for investment;
- 4) transactions in excess of 5% of the plan assets;
- 5) insurance information, including sales commissions paid by insurance carriers; and
- 6) information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain copies of the full annual report, or any part thereof, write or call the office of the Directors Guild of America - Producer Pension and Health Plans, 5055 Wilshire Boulevard, Suite 600, Los Angeles, California 90036, or call (323) 866-2200. The charge to cover copying costs will be \$15.00 for the full annual report, or \$.25 per page for any parts thereof.

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You also have the legally protected right to examine the annual reports at the main office of the plan (5055 Wilshire Boulevard, Suite 600, Los Angeles, California 90036) and at the U.S. Department of Labor in Washington, D.C., or to obtain copies from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.