

Board of Trustees Continues to Closely Monitor Impact of Evolving COVID-19 Crisis

To assist participants experiencing financial hardship in these unprecedented and challenging times, the Board of Trustees of the Directors Guild of America – Producer Pension and Health Plans has enacted several benefits changes, including the first-ever Supplemental Plan loan program, three months of premium-free COBRA for eligible participants and a deferral option for dependent premium payments due April 1, 2020. This special issue of the *Spotlight on Benefits* newsletter includes details on the changes made thus far by the Board of Trustees, as well as additional resources for assistance and information. Should the Board of Trustees approve additional benefit changes or as legislation is enacted, updates will be communicated to you through the Plans' website, email blasts and newsletter.

Be sure to visit our COVID-19 Resources and Updates page at www.dgaplans.org/coronavirus-resources-and-updates for up-to-date COVID-19-related benefits changes and resource information.

We hope that you and your family remain well and stay safe during these trying times.

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Spotlight

ON BENEFITS

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

Three Months of Premium-Free COBRA Coverage Available to Health Plan Participants with Earned Active Coverage Terminating June 30, 2020

Recognizing the shutdown of production in mid-March due to the coronavirus outbreak will impact participants losing eligibility July 1, 2020, the Board of Trustees has approved a three-month period of premium-free COBRA coverage to Health Plan participants whose earned active coverage terminates on June 30, 2020.

Participants losing earned active coverage on June 30th are eligible, provided the Health Plan is their primary plan.

Eligible Health Plan participants will automatically receive the three months of premium-free COBRA coverage, continuing at the same level as your

current Health Plan coverage, with no additional action required. If you plan to continue COBRA coverage beyond the three-month premium-free period or if you would like your premium-free COBRA coverage at a level lower than your current coverage, you will need to indicate your preference by completing and returning the COBRA Election Form included in your open enrollment materials. You should receive your open enrollment materials by mid-June.

For questions, please contact the Eligibility Department at (323) 866-2200, Ext. 502. **PH**



Deferral Period for April 1 Dependent Premium Payments Until July 1, 2020

Health Plan participants with dependent premiums due April 1 had the option to defer the payment of such premiums until July 1, 2020. To exercise this option, you must have elected to defer the payment of such premiums by April 15, 2020. Participants who have this election option were notified by the Plans' office and provided with the information. If you have made the election, your deferred dependent premium payment should be remitted to the Plans' office no later than July 1, 2020.

Payments can be made by check or online via E-Bill Express. For more information on payment options, visit www.dgaplans.org/PayMyPremium. **PH**

Temporary Loans from Your Supplemental Plan Account Available from May 1 to July 31, 2020

To assist participants experiencing financial hardship during the unprecedented work stoppage during the COVID-19 crisis, the Board of Trustees has unanimously voted to temporarily allow loans from the Supplemental Benefit Plan from May 1, 2020 to July 31, 2020.

Before applying for a loan, you are encouraged to seek alternative means of support in order to preserve your retirement funds to the extent possible and ensure the availability of adequate financial resources during your later years. Other options may include bank loans or other emergency resources, including those provided by the various relief funds available to entertainment industry workers, such as the DGA Foundation in association with the Motion Picture Television Fund.

A summary of key loan terms and exclusions are available below.

Summary of Key Loan Terms and Exclusions

- ▶ **Loan amount is limited to the lesser of \$20,000 or 20% of your account balance.**
- ▶ **Minimum loan amount is \$1,000.**
- ▶ Loan amounts will be permitted only from the vested portion of your account balance.
- ▶ Interest rate for every loan is set at prime plus 1% and is fixed for the life of the loan.
- ▶ Up to two (2) outstanding loans (not to exceed \$20,000 in total) will be allowed at any time during the loan availability period.
- ▶ Loan repayments must be made quarterly, beginning with the first full quarter following the quarter in which the loan is distributed.
- ▶ **If you are taking a loan due to certain enumerated reasons related to COVID-19 (i.e., financial hardship due to being quarantined, furloughed, laid off, having hours reduced, unable to work due to child care, or closing/reducing business) you may elect on the application to defer loan payments for up to one year.**
- ▶ Loan must be fully repaid within 5 years, and can be repaid in full at any time without penalty.
- ▶ For married participants, spousal consent will be required for loans of \$5,000 or more.

Loans will not be permitted for:

- ▶ Participants whose Supplemental Plan accounts are subject to a Qualified Domestic Relations Order (QDRO), unless such QDRO is a separate interest QDRO, and the participant's and alternate payee's accounts have been segregated.

Enroll in Direct Deposit to Ensure Uninterrupted Benefit Payments

In light of restrictions ordered by many state and local governments due to the spread of the coronavirus disease 2019 ("COVID-19"), the Directors Guild of America-Producer Pension Plans are making efforts to ensure that there is no disruption to your monthly pension benefit payment if you are set up to receive checks by mail.

These checks are typically printed, signed and mailed at our office. Currently, we have implemented our business continuity plan and the majority of our staff are working remotely from home for everyone's safety. We encourage you to enroll in direct deposit to the bank of your choice.

To enroll in direct deposit, recipients in the U.S. should use the Direct Deposit Form. Recipients outside the U.S. should use the Wire Transfer Form. Both forms are available at www.dgaplans.org/Enroll-in-Direct-Deposit. Depending on when the Plans' office receives your form, your direct deposit will be set up at the earliest possible date.

Please return the completed form to the Plans' office by one of the preferred delivery methods below:



Email to pension@dgaplans.org; or



Fax to (323) 653-3560 **PH**



Required Minimum Distributions from the Supplemental Pension Plan Waived for the Remainder of 2020

As you may have heard, Congress passed the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") on March 27, 2020, which makes certain changes to distribution options for retirement plans, among other things. Specifically, for defined contribution plans (like the Supplemental Plan), the CARES Act waives all required minimum distributions for 2020, defined under the Plan as "Required Minimum Distributions," that would otherwise be required to be distributed to participants under the terms of the plan.

What that means is that the government has granted relief if you are required to take this taxable distribution with payments beginning April 2020 or later. Accordingly, the Supplemental Plan will no longer make Required Minimum Distribution payments for the remainder of 2020.

If you would still like to take a distribution, you can still elect to receive benefit distributions from the Supplemental Plan in 2020, provided you complete the required paperwork and satisfy any applicable eligibility requirements. These distributions, however, will not be characterized as "Required Minimum

Distributions," and may be eligible for rollover. The tax treatment of such distributions may also differ. You may be required to complete a new benefit application or complete other certifications required by the Supplemental Plan in order to request a new distribution in 2020. The timing of any distribution elections will be based on the terms of the Plan.

If you have previously completed a retirement application and elected to receive Partial Distributions from the Supplemental Plan, those distributions will continue in accordance with the terms of your election.

The Supplemental Plan will resume paying Required Minimum Distributions in

"If you would still like to take a distribution, you can still elect to receive benefit distributions from the Supplemental Plan in 2020, provided you complete the required paperwork and satisfy any applicable eligibility requirements."

January 2021.

The Directors Guild of America-Producer Pension Plan Basic Benefit Plan is not affected by the Required Minimum Distribution provisions of the CARES Act, and will continue to make Required Minimum Distributions as scheduled for the remainder of 2020. **PH**

Government Extends Deadlines Related to Claims and Appeals, Special Enrollment and COBRA



You should also be aware that the federal government has issued additional COVID-19 relief by temporarily giving you extra time to file claims and meet certain deadlines under both the Pension and Health Plans related to claims and appeals procedures, special enrollment periods and COBRA.

The relief provides that the time period from March 1, 2020 to the date sixty (60) days after the end of the COVID-19 National Emergency will not count for purposes of applying any of the following deadlines:

- ▶ Benefit claims;
- ▶ Appeals of adverse benefit determinations;
- ▶ Requests for external review;
- ▶ Filing information for claims, appeals and requests for external review;
- ▶ Special enrollment periods; and
- ▶ COBRA notices, collection periods and premium payment deadlines.

Plan staff will automatically apply this temporary extension in assessing whether any of your claims, appeals or other election deadlines have been met. There is no application and nothing special you need to do in order to take advantage of the relief.

Please note that government guidance regarding COVID-19 relief for pension and health plans is constantly evolving. If you have concerns with respect to your benefits with the Plans, or with meeting an applicable deadline due to the COVID-19 National Emergency, please contact the Plans' office at (323) 866-2200, Ext. 401 to determine if relief may be available to you. **PH**

Have You Received Your New Anthem ID Card?

Please note that new Health Plan ID cards were mailed by Anthem Blue Cross on April 17, 2020. If you have coverage under the Health Plan, you should have received your ID card within 7-10 business days.

The updated cards reflect a new contact number at Anthem Blue Cross for providers to call for information regarding your eligibility, benefits, or claims. It is important that you have the new ID card so that your providers have the correct contact information.

If you have not received your new card, please contact the Plans' office via email at hpclaims@dgaplans.org or by phone at (323) 866-2200, Ext. 401 so that we can ensure a card is sent to you.

Please be sure to destroy your old Health Plan ID card once you receive the new one. **PH**

Board of Trustees Approves Temporary Health Plan Coverage Changes in Response to COVID-19

Subject to Health Plan rules and requirements below, all patient cost sharing (*i.e.*, co-pays, co-insurance and deductibles) will be waived for COVID-19 related testing, including antibody testing, and telemedicine/telepsychology visits will be covered until further notice.

During this challenging and unprecedented time caused by the coronavirus outbreak, the Board of Trustees has decided that certain temporary changes to your health benefits are warranted for the protection and safety of all Plan participants. Further details are provided below but, effective immediately, all patient cost sharing (*i.e.*, co-pays, co-insurance and deductibles) will be temporarily waived for all COVID-19 related testing, including antibody testing, and physician advice. In addition, many physicians' offices and therapists' offices are no longer seeing patients in-person to prevent further spread of the virus. As a result, the Board of Trustees has approved telemedicine and telepsychology visits on a temporary basis. These changes take into account the importance of COVID-19 testing and related treatment, as well as the need for limiting in-person interactions and social gatherings to the extent possible, as recommended by health authorities.

Telemedicine and telepsychology visits (network and non-network) covered until further notice

The Health Plan's Board of Trustees has unanimously approved a Plan amendment that will temporarily provide coverage for both network and non-network telemedicine and telepsychology services. This means that, effective March 16, 2020, and until further notice, the Health Plan will cover office visits that can properly be conducted online with a licensed provider, as long as those visits and services would otherwise be covered under the terms of the Health Plan.

You may visit your network or non-network provider online or use Anthem's LiveHealth Online network providers, subject to the Health Plan's applicable deductibles and co-insurance rules. For further information regarding Anthem's telemedicine and telepsychology programs, please visit www.livehealthonline.com, call 1-888-LiveHealth (548-3432) or email to help@livehealthonline.com. When emailing, make sure to include your name, email address and phone number where you can be reached.

Except as provided below for COVID-19 testing, all other Health Plan rules remain in effect, including but not limited to the exclusion of services that are not medically necessary, the exclusion of marriage, family or relationship counseling and/or therapy, and the exclusion for

charges in excess of the Allowable Charge limit (meaning you will be responsible for any out-of-network charges above the Allowable Charge or Reasonable and Customary Charge limit).

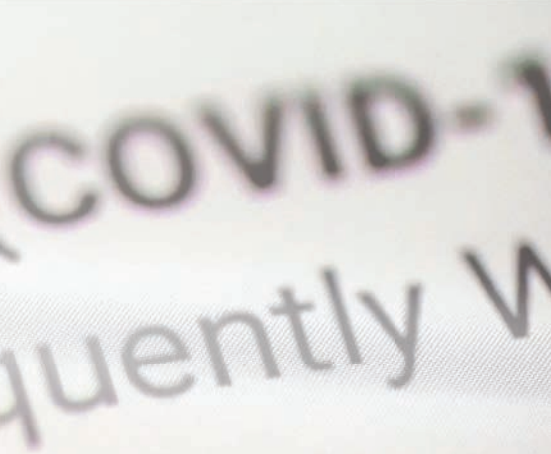
Because this change is temporary, you will be notified when this special telemedicine benefit ends.

For more information about Anthem's LiveHealth Online, visit www.dgplans.org/LiveHealthOnline.

Cost Sharing waived for COVID-19 related testing

Effective immediately and continuing until further notice, all patient cost sharing (*i.e.*, deductibles, co-pays, co-insurance and prior-authorizations) will be waived for all testing for the detection and diagnosis of the COVID-19 virus, including antibody testing. This means you will not have any cost-sharing for these services, regardless of whether they are in-person or via telemedicine and regardless of whether they are in-network or non-network.

The Plan's waiver of cost sharing will apply to testing-related office visits, telemedicine visits, urgent care centers, and hospital emergency room visits for the purpose of COVID-19 testing. There are two important things to keep in mind about these new changes regarding cost-sharing. First, the waiver of cost sharing only applies to items and services related



Where to Find Information and Assistance During the COVID-19 Crisis

to testing for the virus or the evaluation of the individual to determine if he or she needs testing. Second, the waiver of cost-sharing does not apply to medical treatments following a diagnosis of COVID-19. Those treatments are subject to all other Health Plan rules.

These new rules are intended to comply, and will be administered and applied in accordance with the requirements of the new Families First Coronavirus Response Act, which was signed in to law on March 18.

If you have already incurred a claim

If you have already incurred a claim for services affected by the aforementioned Health Plan coverage changes, you may be eligible for reimbursement. We recommend that you reach out to the provider you received services from and ask that they submit a claim to Anthem on your behalf (or directly to the Plan in the case of non-network providers). If they are unable to do so, you will need to submit a claim form and copy of the itemized bill to Anthem (or to the Plan). For more information on how to submit a claim, please visit our Filing a Medical Claims page. If you have questions, please reach out to the Participant Services Department at (323) 866-2200, Ext. 401. **PH**

Resources are available for those in need, whether the need is financial, informational or health-related. In addition to the pension and health benefits changes and relief described through this special edition of the *Spotlight on Benefits* newsletter, following is a list of additional resources available to you during the current crisis.

Mental Health

- ▶ SilverCloud – An online platform with programs for stress, resilience and insomnia, now enhanced with specially designed information for coping during the COVID-19 pandemic. Access to SilverCloud is available until June 30, 2020, courtesy of Express Scripts. Visit <https://carenow.silvercloud-health.com/signup> and use access PIN: **C@re2020!**

Online Symptom Checks and Telemedicine

- ▶ Learn about telehealth and telepsychology services available through Anthem Blue Cross' LiveHealth Online. Also, get information on how to use the Sydney Care mobile app in conjunction with LiveHealth Online to check for COVID-19 symptoms and connect directly to a LiveHealth Online doctor via video session or chat: www.dgaplans.org/LiveHealthOnline

Prescription Drugs

- ▶ Parachute Rx – Helps participants get many of their medications at affordable and predictable prices if they lose their pharmacy coverage as a result of COVID-19. www.express-scripts.com/ParachuteRX
- ▶ How to transition your prescription drugs to Express Scripts Home Delivery and general information on COVID-19: www.express-scripts.com/covid19
- ▶ Accredo Member Resource Center – Guidance for participants on specialty medications, including home infusions: www.accredo.com/COVID-19
- ▶ COVID-19 Information Center – Filling, storing and taking your medication(s) during the COVID-19 crisis: www.express-scripts.com/corporate/coronavirus-resource-center

Benefits Resources and Updates

- ▶ Register to get your benefits information online: myphp.dgaplans.org
- ▶ Find the most up-to-date information related to COVID-19 benefits changes and access to resources: www.dgaplans.org/coronavirus-resources-and-updates **PH**

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How to Protect Yourself and Your Loved Ones

It is important to take appropriate preventive measures to ensure the health and safety of yourself, your loved ones and those around you. To that end, the Centers for Disease Control and Prevention (CDC) offer the following recommendations:

- ▶ Stay home when you are sick from any illness.
- ▶ If you have personally suffered symptoms of acute respiratory illness, stay home until you are free of fever (100.4° F or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines (e.g., cough suppressants).
- ▶ Avoid close contact with people who are sick.
- ▶ Avoid touching your eyes, nose, and mouth with unwashed hands.
- ▶ Wash your hands often with soap and water for at least 20 seconds. Regularly use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.
- ▶ Cover your cough or sneeze with a tissue, then throw the tissue in the trash. While sneezing in your elbow is certainly preferable to sneezing in your hand, the clothing

on your elbow can contain infectious viruses that can be passed on for up to a week or more. Clean and disinfect frequently touched objects and surfaces. All surfaces where infectious droplets land can remain infectious for about a week, on average.

- ▶ To the extent possible, use knuckles to touch light switches, elevator buttons, etc., and please avoid hand-shaking and other physical contact.

Where to find updated information

For updates on the coronavirus, the CDC and the World Health Organization have created special websites with a wealth of information regarding what the coronavirus is, how it is contracted, what countries are under a travel advisory, etc. This information is updated regularly as the situation evolves and can be found on the following websites:

- ▶ www.cdc.gov/coronavirus/2019-ncov/summary.html
- ▶ www.who.int/emergencies/diseases/novel-coronavirus-2019

Call your doctor if you develop a fever, have a cough, or have difficulty breathing. Let your doctor know if you have been in close contact with a person known to have COVID-19. **PH**