

Board of Trustees Approves Changes to Assist Participants Impacted by the COVID-19 Pandemic

As the coronavirus pandemic and resulting production slowdown continue to impact participants, the Board of Trustees has approved several benefits changes to assist participants during this challenging time. While some changes were reported in the previous *Special Edition Spotlight on Benefits* newsletter, this Fall 2020 issue details the most recent benefits changes and updates approved by the Board of Trustees, including the following:

- ▶ Temporary loans from your Supplemental Plan account balance from May 1, 2020 to July 31, 2020. The limits on these loans were subsequently increased through December 31, 2020. Page 3
- ▶ An additional three months of premium-free COBRA Continuation Coverage for Health Plan participants with earned active coverage terminating June 30, 2020, provided the Health Plan is their primary coverage. Coverage for this group is extended through December 31, 2020. Page 4

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Getting Your Flu Shot is More Important Than Ever This Year

As the flu season is upon us coupled with the ongoing coronavirus pandemic, getting your flu shot is especially important this year. The CDC recommends annual flu shots for everyone six months of age and older, with rare exceptions.

Unfortunately, this year's Health Fairs and Flu Shot Clinics in Los Angeles and New York have been canceled due to the pandemic. Although the in-person Health Fairs in Los Angeles and New York have been cancelled, our staff is continuing its efforts to deliver Pension and Health benefits information to you virtually. We will announce any new developments on our website at www.dgaplans.org.

For participants covered under the DGA-Producer Health Plan, flu shots are covered at 100% under the Affordable Care Act's preventive care benefits if administered by a network provider or network pharmacy. If you have any questions, contact our Participant Services Department at (323) 866-2200, Ext. 401 or toll-free (877) 866-2200, Ext. 401.

For more about the 2020-2021 flu season, including special information on the impact of the coronavirus, visit the CDC's Frequently Asked Questions page at www.cdc.gov/flu/season/faq-flu-season-2020-2021.htm. **PH**

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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.

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Board of Trustees Approves Changes to Assist Participants Impacted by the COVID-19 Pandemic

- ▶ Three months of premium-free COBRA Continuation Coverage for Health Plan participants with earned active coverage terminating September 30, 2020, provided the Health Plan is their primary coverage. Page 4
- ▶ Clarification of the government-mandated waiver of cost-sharing for COVID-19 testing and temporary coverage of telemedicine and telepsychology (network and non-network) visits. **PH** Page 5

HAVE NEW CONTACT INFORMATION? TELL US.

Keep your information with the Plans up to date so you don't miss out on important benefits and communications. If you've recently moved, had a change of mailing address or have a new phone number, it's quick and simple to submit these updates to the Plans' Address Change Department. You can:

- ▶ **Create a myPHP online benefits portal account.** You may submit an address change electronically (no form needed) through the myPHP benefits portal. To create a myPHP account, go to www.dgaplans.org/myPHP. Then go to *My Profile* to submit your address change.
- ▶ **Download a Change of Address Form from dgaplans.org/forms.** Once completed, return the form by email to addresschange@dgaplans.org, by fax to (323) 866-2389 or mail it to the Plans' office.
- ▶ **Call an Address Change representative** Monday-Friday, 8:30 a.m.-5:00 p.m Pacific Time at (323) 866-2200, ext. 407.

Keep in mind you must separately notify the Directors Guild of America of any changes in your information, as it is a separate entity.

PH

Board of Trustees Increases Loan Limits from Your Supplemental Plan Account Through December 31, 2020

To further assist participants experiencing financial hardship during the continued work stoppage due to the COVID-19 crisis, the Board of Trustees of the Directors Guild of America – Producer Pension and Health Plans has unanimously voted to amend its policy for temporary loans from your Supplemental Plan balance as follows:

- ▶ Loans are now permitted through December 31, 2020 (extended from July 31, 2020).
- ▶ Participants are now allowed up to 4 outstanding loans at one time (increased from 2).
- ▶ The maximum combined loan amount has been amended to the lesser of:
 - ◊ \$40,000 (increased from \$20,000), or
 - ◊ 20% of your total Supplemental Plan Account Balance (unchanged).

Before applying for a loan, participants 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.

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

Summary of Key Loan Terms and Exclusions

Key Loan Terms:

- ▶ Loan amount is limited to the lesser of \$40,000 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. The repaid interest is deposited back into your Supplemental Plan account.
- ▶ Up to four (4) outstanding loans (not to exceed \$40,000 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. 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.

For the full terms and application, go to www.dgaplans.org/LoanTerms. **PH**

Board of Trustees Approves Three Months of Premium-Free COBRA Coverage for Health Plan Participants with Earned Active Coverage Terminating September 30, 2020

Recognizing the continued shutdown of production since mid-March due to the coronavirus outbreak and its impact on participants, the Board of Trustees of the Directors Guild of America—Producer Pension and Health Plans has approved a three-month period of premium-free COBRA coverage to Health Plan participants whose earned active coverage terminated on September 30, 2020. Previously, the Board of Trustees approved a three-month period of premium-free COBRA coverage to Health Plan participants whose earned active coverage terminated on June 30, 2020.

Similar to participants who lost earned active coverage on June 30, 2020, participants whose earned active coverage ended on September 30th are eligible for a three-month period of premium-free COBRA coverage, provided the Health Plan is their primary plan. Participants with other coverage as their primary plan, including Medicare, or who are eligible for retiree or carry-over coverage under the Health Plan are not eligible.

Eligible Health Plan participants will automatically receive the three months of premium-free COBRA coverage, continuing at the same level as their previous 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 previous coverage, you will need to indicate your preference by completing and returning the COBRA Election Form included in your open enrollment materials. For questions, please contact the Eligibility Department at (323) 866-2200, Ext. 502.

For a full list of temporary measures enacted by the Board of Trustees in response to the COVID-19 crisis as well as other resources available during this challenging time, visit our COVID-19 Resources and Updates page at www.dgaplans.org/coronavirus-resources-and-updates. **PH**

Premium-Free COBRA Coverage for Health Plan Participants with Earned Active Coverage That Terminated June 30, 2020 Extended Through December 31, 2020

In recognition of the ongoing shutdown of production due to the coronavirus outbreak and its continued impact on Health Plan participants, the Board of Trustees has approved an additional three months of premium-free COBRA coverage for Health Plan participants whose earned active coverage terminated on June 30, 2020, extending the total period of premium-free COBRA coverage from three to six months. For eligible Health Plan participants, this extends the period of premium-free COBRA coverage through December 31, 2020.

Participants who lost earned active coverage on June 30th are eligible for the extended period of premium-free COBRA coverage, provided the Health Plan is their primary plan.

Eligible Health Plan participants will automatically receive the additional three months of premium-free COBRA coverage, continuing at the same level as your current coverage, with no additional action required. If you plan to continue COBRA coverage beyond the additional 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 by its deadline.

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

Board of Trustees Approves Updates to the 2020 Pension and Health Plans' Summary Plan Descriptions

The Board of Trustees of the Directors Guild of America—Producer Pension and Health Plans has approved the following updates to the 2020 Pension and Health Plans Summary Plan Descriptions. These updates include clarifications on maternity care coverage, therapy coverage and cost-sharing for COVID-19 testing; a new provision regarding the application of contributions on covered earnings for work delayed due to the coronavirus pandemic and limitations on endorsements on payment instruments remitted to the Plans office.

Clarification of Government-Mandated Waiver of Cost-Sharing for COVID-19 Testing

As result of updated guidance on the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act—two laws originally passed in March 2020—the 2020 Health Plan Summary Plan Description has been amended to clarify the application of the cost-sharing waiver for coverage of COVID-19 related services.

This amendment clarifies that patient cost-sharing (*i.e.*, deductibles, co-pays, co-insurance and prior-authorizations) will be waived for all testing received for the detection and diagnosis of the COVID-19 virus and COVID-19 antibodies on or after March 18, 2020. This applies to in-person or telemedicine/telepsychology visits, regardless of whether they are network or non-network. Additionally, the cost-sharing waiver only applies to visits that result in an order for a COVID-19 diagnostic test.

There are some important things to keep in mind regarding these clarifications:

1. The waiver of cost sharing only applies to items and services furnished to an individual during visits that result in an order for, or administration of, a COVID-19 diagnostic

test, but only to the extent that the items or services relate to testing for the virus or the evaluation of the individual to determine if he or she needs testing.

2. The waiver of cost sharing only applies to diagnostic and antibody testing that has been determined to be medically appropriate, as determined by the individual's attending healthcare provider. The cost sharing waiver does not apply to testing conducted for the purpose of returning to work or school, for public health surveillance, or for any other purpose that is not primarily intended for the diagnosis of the COVID-19 virus. You must provide the Health Plan with a copy of the attending healthcare provider's orders for any COVID-19 testing.

3. 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.

If there is no order from your healthcare provider, the claims are processed with cost sharing, subject to your deductible, co-insurance and/or co-pay. Additionally, there are various scenarios that are not covered at all by the Health Plan and any testing for the reasons stated below will be denied:

- ▶ Testing for work;
- ▶ Testing for school; or
- ▶ Testing for public health surveillance or for any other purpose not primarily intended for the individualized diagnosis or treatment of COVID-19 or another health condition.



Updates to 2020 Pension and Health Summary Plan Description

Updates to the 2020 Pension and Health Plans Summary Plan Descriptions

Clarification of Maternity Care Coverage for Dependent Children

The 2020 Health Plan Summary Plan Description has been amended to clarify that maternity care coverage is available to dependent children only under the following two circumstances:

- ▶ For preventive care services, as mandated by the Affordable Care Act.
- ▶ For services directly related to Complications of Pregnancy experienced by the dependent child. The newborn child will be covered for the first 31 days after birth.

Clarification of Therapy Coverage

The 2020 Health Plan Summary Plan Description has been amended to clarify that no benefits are payable for fees for a masseur, masseuse, massage therapist, dance therapist or art therapist.

Limitations of Endorsements on Payment Instruments

The 2020 Health Plan Summary Plan Description has been amended to clarify that the Health Plan's acceptance and deposit of any payment or partial payment from any employer or participant for contributions, premiums or any other amounts owed, shall not release or discharge the employer or participant

from their obligations to the Health Plan for the balance of any amounts that are still owed, notwithstanding any statement, condition, restriction, or any other qualification appearing on the instrument or any accompanying communication.

Application of Contributions on Earnings for Work Delayed Due to the Coronavirus Pandemic

The Board of Trustees has approved the following provision: any contributions on compensation paid to a Director covered under the Basic or Freelance Live and Tape Television Agreements for an earnings period for which the Director was scheduled to commence working between March 1, 2020 and ending December 31, 2020, will be recognized in the earnings period in which the Director would have commenced work, but for the fact that production was delayed due to the coronavirus pandemic.

For example, if a director was scheduled to commence work on a project on April 1, 2020, but does not commence work on the project until November 1, 2020, due to the coronavirus pandemic, the contributions received on that director's covered work on that production will be applied beginning with the April to June earnings period.

For more information on these changes, refer to the March 2020 Health and Pension Plans Summary Plan Descriptions and their updates available at www.dgaplans.org/forms. **PH**

New Collective Bargaining Agreement Brings Increase in Employer Pension Contributions from 7% to 8% of Reportable Compensation, with the Additional 1% Allocated to the Basic Plan Effective July 1, 2020

As a result of the new three-year collective bargaining agreement negotiated between the Directors Guild of America, the Alliance of Motion Picture and Television Producers and the Networks (ABC, CBS and NBC), pension contributions for signatories covered under the Basic, FLTTA and the Networks' Collective Bargaining Agreements have been increased by 1%, effective July 1, 2020. This increase brings the Pension Plans' employer contribution rate to 8% of compensation.

This 1% contribution increase has been allocated entirely to the Basic Plan, which is funded entirely from Employer contributions and investment returns on those contributions. The increased Employer contributions will further support funding of the Basic Plan and better position the Plan to continue paying promised benefits.

The allocation of the new 8% employer pension contribution rate between the Basic and Supplemental Plans changed to the

following, effective July 1, 2020:

- ▶ 8.0% of the first \$20,000 in covered earnings to the Basic Plan (previously 7.0%)
- ▶ 5.8% of the compensation exceeding \$20,000 up to a maximum of \$150,000 in covered earnings to the Basic Plan (previously 4.8%)
- ▶ 2.2% of the compensation exceeding \$20,000 up to a maximum \$150,000 in covered earnings to the Supplemental Plan (no change)
- ▶ 8.0% of covered earnings in excess of \$150,000 (up to certain limits) to the Supplemental Plan (previously 7.0%)

For more information on these changes, refer to the March 2020 Pension Plans Summary Plan Description and its updates available at www.dgaplans.org/forms/pension. **PH**

Manage your benefits from the comfort of home (or wherever you go)



The myPHP online benefits portal puts everything you need for managing your pension and health benefits at your fingertips. Visit www.dgaplans.org/myPHP to create your account today.



A myPHP online benefits portal account lets you:

- Check your estimated pension benefits
- Check your Health Plan eligibility status
- Verify your pension and health contributions
- Get Plans' mail delivered electronically
- Upload documents directly to the Plans' office

To register for myPHP, have your Plan ID number ready, and go to www.dgaplans.org/myPHP. Click Register to begin the registration process. For registration support, call (323) 866-2200, Ext. 409, or email myphp-support@dgaplans.org. Register at: www.dgaplans.org/myPHP

Express Scripts' Mid-Year Changes to List of Covered Medications Take Effect July 1

Express Scripts, the Health Plan's prescription drug benefit manager, periodically reviews its list of covered medications, called the National Preferred Formulary, to ensure access to safe, effective treatments in all drug classes. As new medications enter the market, they are reviewed in consultation with an independent group of physicians to determine which provide significant health benefits beyond other available options. Certain medications may be excluded from the formulary when clinically equivalent alternatives are available and offer significant cost savings. Changes to the formulary affect which medications will be covered by the Health Plan and how much you pay out of pocket for prescriptions.

Effective July 1, Express Scripts revised its list of covered medications. If you are currently taking a medication excluded

from the revised formulary, Express Scripts should have already notified you via mail with information on alternatives. If you are taking a maintenance medication, be sure to review the new list in case the status of your medication has changed.

The complete 2020 list of excluded medications along with preferred alternatives is available at https://www.express-scripts.com/art/pdf/Preferred_Drug_List_Exclusions2020.pdf.

For information on whether this change will affect your current prescriptions, log on to your Express Scripts account at express-scripts.com/covered. If you have any questions, please call Express Scripts at (800) 987-7828. **PH**

Combat Digital Eye Strain



Did you know that nearly sixty percent of Americans use digital devices for over five hours every day, sometimes using multiple devices at once—or that the average American thirteen-year-old owns three digital devices and spends seventy hours a week on them? The increasing time Americans spend looking at screens has led to increasing reports of digital eye strain, or discomfort associated with looking at smartphones, tablets, TVs, and fluorescent lights too long. Fifty-nine percent of American adults now report experiencing the symptoms of digital eye strain, which can include headaches, neck and shoulder pain, dry or irritated eyes, reduced attention span, poor behavior and irritability.

So how can we combat digital eye strain in a world that increasingly relies on screens instead of paper? Here are a few tips on how to reduce exposure to so-called “blue lights” and minimize digital eye strain.

- ▶ **Get an eye exam.** Visit your eye doctor and ask about options for reducing eye strain. If you are covered under the Health Plan, please refer to the table below for network services and co-payments.

	Service Frequency	Network Co-Payment	Non-Network Maximum Benefit
Exams	Once per calendar year	\$30	\$45
Frames	Once every other calendar year	\$30*	\$47
Lenses	Once per calendar year	\$30* \$220 Allowance after co-payment *Frames and Lenses are covered under the same \$30 co-payment when purchased together, but separate \$30 co-payments when purchased individually.	Single Vision Lenses \$45 Lined Bifocal Lenses \$65 Lined Trifocal Lenses \$85 Contact Lenses \$52.50 per lens (elective) \$105 per lens (medically necessary)



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Want to Know the Plans? Get to Know Our Website.

Did you know the Plans have a website? www.DGAPPlans.org is the best resource for the most up-to-date information about the Plans' health and pension benefits, important announcements and updates, and departmental contacts and forms—all available 24 hours a day/7 days a week. To familiarize you with the information available on the website and how to find it, beginning on page 10 is a section-by-section breakdown of the most popular sections of the DGAPPlans.org homepage, the page from which you can access all other information on the website.

The figures that follow highlight three key areas of the homepage along with brief overviews of the information you can find there.

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Combat Digital Eye Strain

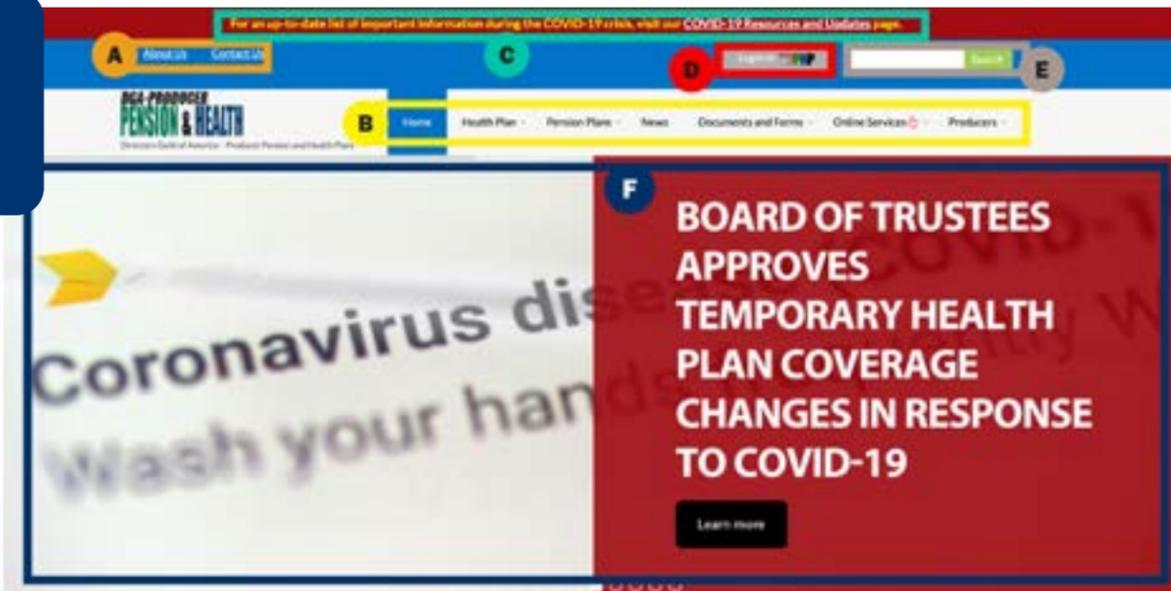
- ▶ **Maintain distance from your screens.** The intensity of blue light increases the closer our eyes are to its source. It's a good idea to maintain about an arm's length between yourself and your computer screen, for instance.
- ▶ **Limit screen time before bed.** Close to eighty percent of American adults report using digital devices, primarily TV, in the hour before going to sleep, and close to fifty-five percent use digital devices within the first hour of waking in the morning. Turning off all your digital devices a few hours before bedtime, in addition to lowering the brightness on your phone in those hours, can reduce digital eye strain.
- ▶ **Follow the 20/20/20 rule.** Give your eyes a break. Every 20 minutes, avert your eyes from your digital device and spend 20 seconds looking at an object at least 20 feet away.
- ▶ **Update your lenses.** You can find eyewear with lenses featuring magnification, anti-reflective, and blue-light blocking capabilities to help reduce the symptoms of eye strain. If you are covered under the Health Plan, please refer to the table above for network services and co-payments.
- ▶ **Reduce overhead lighting.** This will eliminate screen glare, which exacerbates digital eye strain.
- ▶ **Increase the text size on your devices.** Doing so will make your screen content easier to see so that your eyes don't have to work as hard!

For specialized lenses, contact VSP (Vision Service Plan), the Health Plan's vision provider network, at vsp.com or at (800) 877-7195. **PH**



Get to Know the Plans' Website

Section 1



Section 1: All the Essentials

The top section of the DGAPLANS.org homepage includes links to essential information about the Plans, the Plans' office, pension and health benefits and featured announcements, all described below.

- A. About Us and Contact Us:** Click the "About Us" link to find information on the Plans' history and a list of the Plans' Trustees. Click "Contact Us" for a list of the Plans' departments, including descriptions, phone and fax numbers, email addresses and instructions for scheduling video meetings.
- B. Main Navigation Bar:** Links to all the site's information, divided by subject area. You can hover over a link to access sub-topics for that area. For example, if you hover over Pension Plans, you'll find a link to the Pension Plans' Investment Program pages, which provide information regarding the Plans' investment portfolios, as well as current and historical investment return information.
- C. COVID-19 resources and updates:** Get the latest news, benefits updates and general information regarding COVID-19, including links to resources available to DGA Members in need of assistance during the pandemic.
- D. MyPHP online benefits portal login:** Click this button to access or register for the Plans' online benefits portal, myPHP. MyPHP gives registered users access to their personalized pension and health information, including estimated pension benefits; Health Plan eligibility status; claims, pension and contributions statements; and other Plans' documents. MyPHP also allows users to electronically update your Plans' mailing address, upload documents directly to the Plans' office and receive your Plans' mail electronically.
- E. Search Box:** Type in a term to search the entire site and quickly find whatever information you need.
- F. Featured News:** Get important, timely announcements including special notices about benefits and holiday closures.

Section 2



Section 2: More Navigation and Specific Information for Non-US Participants

The next section of the homepage provides much of the same navigation available in the top navigation bar with one notable exception: specific information for participants who live outside the United States, including information about understanding how Health Plan benefits apply outside the U.S., submitting claims, finding doctors outside of the U.S., and special pension benefits considerations applicable to non-US participants.

Section 3



Section 3: Benefits Information Compiled by Life Event

Sometimes you want only information applicable to a specific situation or life event, like the birth of a child, a new marriage or an approaching retirement. The third section of the homepage compiles applicable pension and health benefits information according to common life events like these to provide specific, point-by-point guidance on what to do and how your benefits might change as your life changes.

DGAPLANS.org is the perfect starting point for getting the answers you need about the Plans and your pension and health benefits. Take the time now to explore the information available at www.dgaplans.org. **PH**

**DGA-PRODUCER
PENSION & HEALTH**

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