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## DGA—PRODUCER PENSION AND HEALTH PLANS SUMMARY

The DGA—Producer Pension and Health Plans provide some of the finest pension and health benefits in the entertainment industry. The Plans are separate entities from the DGA and are administered by a Board of Trustees made up of DGA representatives and Producer representatives. DGA membership does not ensure participation in the Plans; you must qualify for coverage through work in DGA-covered employment for a signatory employer.

**This is only a brief summary of the benefits available.** For more information, see the Pension and Health Plans Summary Plan Descriptions and Updates, which are available at [dgaplans.org](http://dgaplans.org) under **Documents and Forms**, or call us at (877) 866-2200.

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## THE PENSION PLANS

Established in 1960, the Pension Plans provide you with two pension plans: the Basic Pension Plan and the Supplemental Pension Plan.

### The Basic Pension Plan

The Basic Plan is a traditional defined benefit pension plan that typically provides vested participants with a monthly income during retirement. It is entirely funded by contributions made by Employers, including contributions from residuals generated from the sale of theatrical and television projects to free television and supplemental markets (pay television, DVDs, new media, etc.).

#### Vesting

You can become vested by earning 120 Credited Service Months (CSMs), known as Ten-Year vesting. You earn 1 CSM for every \$3,900\* in covered earnings, effective January 1, 2023. You can earn up to 12 CSMs in a year. You can also qualify for Basic Plan benefits through what is known as Five-Year or Anniversary vesting.

If you are disabled according to the Social Security Administration, you could qualify for disability benefits, regardless of age. Also, death benefits may be available to your designated beneficiary.

#### Benefits

The amount of your Basic Plan benefit depends on 1) your career average earnings; 2) your total CSMs; 3) your age at the time you start taking your benefits; 4) the date you commenced participating in the Basic Plan and 5) the form of payment you elect. The Plan can pay benefits as early as age 55, depending on your vesting status.

### The Supplemental Pension Plan

The Supplemental Plan is a defined contribution plan funded by both Participants and Employers. Your benefit is based on the amount of contributions and investment returns credited to your account.

#### Vesting

You are always vested in the employee portion (contributions and investment income) of your account. You are vested in the employer portion (contributions and investment income) of your account upon earning 36 CSMs; reaching age 60; becoming disabled; or upon death, at which time the balance is paid to your designated beneficiaries.

#### Benefits

The Supplemental Plan's flexible benefit options make it easy to design a retirement strategy specific to your income needs. You can leave any portion of your account balance invested in the Supplemental Plan for as long as you like until you choose to access it (subject to IRS required minimum distribution rules). And with the Supplemental Plan's Qualified Longevity Annuity Contract (QLAC) option, you can use part of your account balance to purchase an annuity with payments deferred as late as age 85, guaranteeing income for later in your retirement and protecting yourself from outliving your benefits. The Supplemental Plan offers many options for tailoring your benefits to your unique circumstances.

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\*The Basic Pension Plan monthly CSM requirements are periodically reviewed by the DGA-Producer Pension and Health Plans' Board of Trustees. You should always check [dgaplans.org](http://dgaplans.org) for the most current information.

## The Supplemental Pension Plan (continued)

### Rollovers

As a participant in the Supplemental Plan, you have the exclusive ability to transfer funds from a qualified retirement account (like a lump sum distribution from the Basic Plan, a 401(k), or an IRA) into your account. This transfer, called a rollover, allows you to take advantage of the Supplemental Plan's diverse investment portfolio. You can initiate a rollover by submitting the **Supplemental Plan Incoming Rollover Form** available at [dgaplans.org/forms](https://dgaplans.org/forms).

## THE HEALTH PLAN

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Established in 1969, the Health Plan is self-funded and pays benefits directly from producer contributions and premiums.

### Eligibility

You qualify for coverage based on your covered earnings from a signatory employer. For 2023, if your earnings are at least \$37,925\* during a four-quarter period, you will qualify for earned coverage under the DGA Choice Plan. If your earnings are at least \$123,000\*, you will qualify for the DGA Premier Choice Plan. The only difference between the two plans is if you use non-network providers. The DGA Premier Choice Plan covers non-network providers at a higher percentage, and the out-of-pocket maximums for non-network benefits are lower than those for the Choice Plan. If you use network providers, the coverage is the same for both Plans. There is a three-month waiting period between the end of the earning period in which you qualify for earned coverage and the beginning of when your coverage begins.

### Coverage

The Health Plan provides a broad package of benefits, including medical, prescription, dental, and vision benefits.

### Premiums

There is no premium for individual coverage when you qualify for coverage based on your covered earnings from a signatory employer. However, a premium is charged for dependent coverage. Currently, the dependent premium is \$780 per year for one dependent and \$1,200 per year for two or more dependents.

### Deductibles/Co-Insurance

There is a \$325 per person/\$975 per family annual deductible. Once the deductible is met, the Health Plan pays for 90% of covered expenses for network doctors and hospitals under both the DGA Choice Plan and the DGA Premier Choice Plan. For non-network doctors and hospitals, the Health Plan pays 60% of covered expenses under the DGA Choice Plan and 70% of covered expenses under the DGA Premier Choice Plan.

### Prescription Drug Benefits

The co-payment for a 30-day prescription purchased at a pharmacy is \$10 for generic drugs, \$24 for brand name drugs, and the greater of \$40 or 50% of the cost for lifestyle drugs. The Health Plan's mail order program allows you to obtain a 90-day supply for \$25 for generic drugs, \$60 for brand name drugs and the greater of \$60 or 50% of the cost for lifestyle drugs. Lifestyle drugs include erectile dysfunction drugs, proton pump inhibitors, non-sedating antihistamines and sleep aides. As an alternative to the CVS Caremark mail order, you also have the option to fill prescriptions for maintenance drugs at participating CVS, Longs and Navarro retail locations with the same co-payments as mail order.

### Dental Benefits

Dental expenses are covered based on the type of treatment and whether a network dentist is used. For example, exams and x-rays are covered at 100% for a network dentist and 85% from a non-network dentist. Fillings and crowns are covered at 80% for a network dentist and 60% for a non-network dentist. There is no deductible for network dentists and a \$50 per person/\$100 per family deductible for non-network dentists.

### Vision Benefits

The Vision Plan covers eye exams once a year, lenses and contact lenses once a year, and frames once every other year.

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\*The Health Plan minimum earnings thresholds are periodically reviewed by the DGA-Producer Pension and Health Plans' Board of Trustees. You should always check [dgaplans.org](https://dgaplans.org) for the most current information.