

Spotlight

ON BENEFITS

Volume 31, Number 2 | Summer 2023

Board of Trustees Addresses Strike Hardships with Two New Relief Measures

To assist participants experiencing hardship during the current work stoppage, the Board of Trustees has unanimously approved the Major Medical Plus Plan and temporary loans from the Supplemental Pension Plan.

Major Medical Plus Plan Offers Free Limited Coverage for Qualifying Participants

The strike-related Major Medical Plus Plan will be offered for three months, from October 1, 2023 to December 31, 2023, and will provide the following benefits:

- ▶ Network medical coverage, including mental health and substance abuse benefits.
- ▶ In the case of Emergency Services provided at a non-network facility, when you receive emergency or non-emergency services from a non-network provider at certain network facilities, or emergency air ambulance services provided by non-network providers, non-network providers may not balance bill a patient and the patient will pay the same cost sharing that applies to network claims.
- ▶ Prescription drug coverage

Full details on page 2

Temporary Loans from Your Supplemental Plan Account Available Now

Loans will be allowed through December 31, 2023. Some key loan terms include:

- ▶ 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.
- ▶ Up to four (4) outstanding loans (not to exceed the lesser of 20% of your account balance or \$40,000 in total) will be allowed at any time during the loan availability period. This includes any existing loans.

Full details on page 3



Board of Trustees Unanimously Approves Free Major Medical Coverage for Qualifying Participants, Beginning October 1, 2023

To mitigate the health eligibility impact on participants who lose DGA-Producer Health Plan coverage because of the work stoppage resulting from the WGA and SAG-AFTRA strikes, the Board of Trustees of the Directors Guild of America–Producer Pension and Health Plans has unanimously approved a free major medical plan (the "Major Medical Plus Plan") for participants and their eligible dependents who meet certain eligibility requirements. The Major Medical Plus Plan will offer network-only medical coverage, including mental health and substance abuse benefits, with certain benefit exclusions and prescription drug coverage. See below for full details.

What the Major Medical Plus Plan Covers

The strike-related Major Medical Plus Plan will be offered for three months, beginning October 1, 2023 through December 31, 2023, and will provide the following benefits:

- **Network medical coverage**, including mental health and substance abuse benefits.
- In the case of Emergency Services provided at a non-network facility, when you receive emergency or non-emergency services from a non-network provider at certain network facilities, or emergency air ambulance services provided by non-network providers, non-network providers may not balance bill a patient and the patient will pay the same cost sharing that applies to network claims.
- **Prescription drug coverage**

Hearing aids, chiropractic, acupuncture and foot orthotics are excluded from coverage under the Major

Medical Plus Plan, as are dental benefits, vision benefits, and special arrangements with UCLA Health/EIMG.

Who Qualifies

To qualify for the Major Medical Plus Plan, you must have worked under the Basic Agreement or the Freelance Live and Tape Television Agreement and meet either of the requirements below:

- ☐ You and your eligible dependents lost Earned Active or regular Carry-Over coverage as of June 30, 2023 **and** did not have sufficient earnings to requalify effective October 1, 2023 for the applicable work period July 1, 2022 to June 30, 2023 **and** have at least \$10,000 in initial compensation during the work period July 1, 2022 to June 30, 2023 **and** the DGA-Producer Health Plan is your primary plan; OR
- ☐ You and your eligible dependents will lose Earned Active or regular Carry-Over coverage as of September 30, 2023 **and** did not have sufficient earnings to requalify effective October 1, 2023 for the applicable work period July 1, 2022 to June 30, 2023 **and** have at least \$10,000 in initial compensation during the work period July 1, 2022 to June 30, 2023 **and** the DGA-Producer Health Plan is your primary plan.

Qualified participants may include their eligible dependents for the duration of the Major Medical Plus Plan coverage.

CONTINUED ON PAGE 5



Board of Trustees Approves Temporary Loans from Your Supplemental Pension Plan Account Balance, Available Now Through December 31, 2023

To assist participants experiencing financial hardship during the work stoppage resulting from the ongoing WGA and SAG-AFTRA strikes, the Board of Trustees of the Directors Guild of America – Producer Pension and Health Plans has unanimously voted to allow

temporary loans from the Supplemental Pension Plan effective immediately through December 31, 2023.

A summary of key Supplemental Pension Plan loan terms and exclusions is available below.

Summary of Key Loan Terms and Exclusions

(Refer to the loan application for a complete description of loan terms.)

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. Interest payments are deposited back into your own Supplemental Plan account.
- Up to four (4) outstanding loans (not to exceed the lesser of 20% of your account balance or \$40,000 in total) will be allowed at any time during the loan availability period. This includes any existing loans.
- Loan repayments must be made quarterly, beginning with the first full quarter following the quarter in which the loan is distributed. Payments are due to the Supplemental Pension Plan on the first day of each quarter.
- Loan repayments must be made to the Supplemental Pension Plan on an after-tax basis. Repayments are considered made on the date postmarked or transmitted.
- Loan must be fully repaid, plus interest, 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.

Exclusions

- 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.
- Only general purpose loans are available under the Supplemental Pension Plan. No primary residence loans are permitted.

For the full terms and application, go to www.dgaplans.org/loanterms.

Before applying for a loan, participants are encouraged to seek alternative means of support to preserve your

retirement funds to the extent possible and ensure the availability of adequate financial resources during your later years. **PH**

COVID-19

UPDATE

Simplified vaccine guidance and changes to Health Plan coverage of COVID-19 testing and vaccinations

On April 19, 2023, the Centers for Disease Control and Prevention announced changes to its vaccine recommendations to allow for an additional bivalent COVID-19 booster dose for people who are age 65 and older or immunocompromised. Bivalent vaccines target the Omicron variants, which are currently the most prevalent strains worldwide. Additionally, the CDC no longer recommends the use of monovalent COVID-19 vaccines, which leaves the bivalent versions of the Moderna and Pfizer vaccines as the only vaccines currently FDA authorized for use against COVID-19 in the U.S.

Simplified vaccine recommendations

The superior efficacy of the newer bivalent vaccines have made it possible for the CDC to simplify its vaccine recommendations for everyone, both vaccinated and unvaccinated. See below for details.

IF YOU HAVE NEVER RECEIVED A COVID VACCINE:

- ▶ Ages 5 years and younger
 - ◊ Multiple doses of the bivalent vaccines are recommended and will vary by age and vaccine.
- ▶ Ages 6 years and older
 - ◊ Single dose of the updated bivalent vaccine instead of a two-dose regimen of the original monovalent vaccines.

IF YOU HAVE PREVIOUSLY RECEIVED A COVID VACCINE:

- ▶ Ages 5 years and younger
 - ◊ Multiple doses of the bivalent vaccines are recommended, but your provider should determine the number of bivalent doses needed, considering the patient's age, the vaccine and the patient's vaccination history.

- ▶ Individuals who are immunocompromised and who have received a single dose of a bivalent vaccine may receive an additional bivalent dose. Any additional doses beyond that may be given at the discretion of their provider.
- ▶ Ages 65 and older who have received a single dose of a bivalent vaccine may receive an additional bivalent dose.
- ▶ For others who have received a single dose of the bivalent vaccine, no further action is needed.

For more information about these changes, read the CDC's latest press release at <https://www.cdc.gov/media/releases/2023/s0419-covid-vaccines.html>.

Coverage of COVID-19 Testing and Vaccinations has changed

As a reminder, the COVID-19 National Emergency and Public Health Emergency have ended, which means the following pandemic-era Health Plan changes have also ended:

COVID-19 Testing. Beginning May 11, 2023, coverage for all over-the-counter and elective COVID-19 testing was eliminated. The Health Plan continues to cover medically necessary COVID-19 testing (excluding over-the-counter tests) from network and non-network providers in accordance with Health Plan rules and cost-sharing.

COVID-19 Vaccinations. Beginning May 11, 2023, COVID-19 vaccinations from non-network providers returned to usual rates: the Health Plan will pay 60-70% of the Reasonable and Customary cost, depending on your Health Plan coverage. The Health Plan will continue to cover network COVID-19 vaccination costs at 100%, as required for preventive care services. **PH**

CVS Caremark Updates Its List of Covered Medications, Effective July 1, 2023

CVS Caremark, the Health Plan's prescription drug benefit manager, periodically reviews its list of covered medications, called the Advanced Control Formulary, to ensure continued access to safe, effective treatments in all drug classes. Changes to the formulary affect which medications are covered by the Health Plan and how much you pay out-of-pocket for prescriptions.

Effective July 1, 2023, CVS Caremark revised its list of covered medications in its formulary. If you are currently taking a medication that will be excluded from the revised formulary, CVS Caremark should have already mailed you a letter 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 2023 list of excluded medications along with preferred alternatives is available at www.dgaplans.org/formulary. **PH**



CONTINUED FROM PAGE 2



Free Major Medical Coverage for Qualifying Participants

Eligibility Exclusions

You will be ineligible for the strike-related Major Medical Plus Plan if you satisfy any of the following:

- ✗ You worked under an agreement other than the Basic Agreement or Freelance Live and Tape Television Agreement and have lost coverage on either June 30, 2023 or September 30, 2023;
- ✗ You have Earned Inactive coverage based on residual compensation;
- ✗ You have any form of self-pay coverage (including COBRA, Extended Self-Pay, Retiree Carry-Over or Certified Retiree);

- ✗ You have available Carry-Over credits or Retiree Carry-Over credits or are eligible to begin Certified Retiree coverage. (You will be required to use your credits or Certified Retiree coverage.)

Eligible Participants Will Be Notified

Participants who qualify for the Major Medical Plus Plan will receive a letter from the Health Plan with information on how to elect the coverage.

For questions, please speak to a Participant Services Representative at (323) 866-2200, Ext. 401. **PH**

START
HERE

Should You Be Getting Your Prescriptions Filled Through CVS Maintenance Choice?



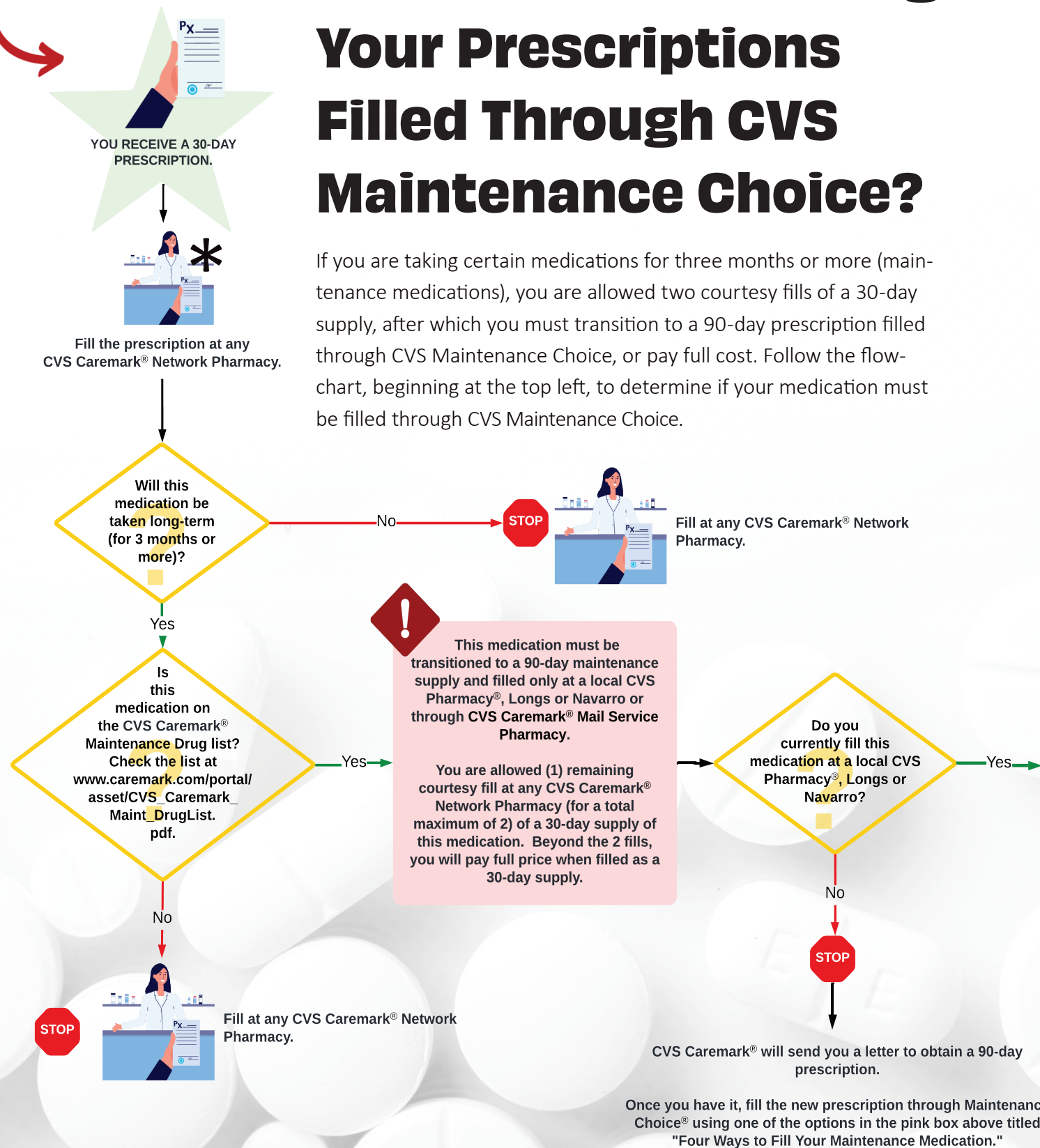
Four Ways to Fill Your Maintenance Medication with CVS Maintenance Choice

If your medication appears on the CVS Maintenance Drug List, available at www.caremark.com/portal/asset/CVS_Caremark_Maint_DrugList.pdf, and you will be taking it for three months or longer, you will be required to fill it through CVS Maintenance Choice, using one of the four methods below:

1. Bring a new 90-day prescription to a local CVS/pharmacy, Longs or Navarro store location.
2. Mail in a new 90-day prescription along with a completed mail service order form, available at www.caremark.com/portal/asset/mof_unauth.pdf.
3. Refill the prescription at www.caremark.com. CVS/caremark will then contact the prescriber for the prescription information.
4. Call CVS/caremark Customer Care toll-free at 1-800-875-0867.

What are the differences between a CVS-network pharmacy, a CVS/pharmacy, and CVS Mail Service?

- **CVS-network pharmacy:** Any pharmacy within the CVS network of pharmacy locations, including many major retailers like Walgreens, Rite Aid, WalMart, etc. For a list of national pharmacies included in the CVS network go to www.caremark.com/portal/asset/rxsavings_pharm.pdf.
- **CVS/pharmacy:** These include ONLY CVS-owned pharmacy locations, which include Longs and Navarro pharmacies. You may pick up 90-day refills of your maintenance medications in person at these retail locations and pay the mail order copayment. Some locations also offer local delivery. To find CVS/pharmacy, Longs and Navarro locations, log into www.caremark.com and use the pharmacy locator tool.
- **CVS Mail Service:** If you take a maintenance medication, you may have 90-day refills delivered directly to you via CVS Mail Service with no delivery fees and for a lower copayment than 30-day refills obtained at a retail location. Specialty medications may also be delivered via this option, though they can only be filled in 30-day increments.



NOTE: Medications on the CVS Maintenance Drug List may not be covered under the Health Plan and/or may require additional authorization. For a list of current medications covered under the Health Plan, refer to the complete formulary at www.dgaplans.org/formulary. PH



AI SCAMS

AI scams are growing more intelligent. Here are ways to outsmart them.

If you answered the phone and heard the voice of a loved one in despair, what would you do? Panic? Barrage them with questions? Offer help? Unless you would think to ask yourself “is this really them,” you could be falling victim to an imposter scam—powered by AI.

“AI” or “artificial intelligence” has advanced to the point where AI-powered machines can now drive cars, detect cancer and even generate proficient-sounding prose, like the popular generative AI tool Chat GPT. However, recent reports indicate that AI is also increasingly being used for criminal purposes.

A report from *The Washington Post* found that imposter scams became the second most popular type of fraud in America in 2022, totaling \$11 million in losses according to Federal Trade Commission officials. Most of this criminal success can be attributed to the topic of this installment of the CyberSmart(er) series: **AI scams**.

Stealing Your P@\$\$wOrd\$: Old Scams Get Supercharged

Scammers are using AI technology to inject new life into old scams.

Phishing attacks, for example—those emails and text messages that trick you into clicking fraudulent links or falling for other cons—are now, with the help of AI, able to access vast amounts of information from multiple sources, so that their fraudulent claims appear even more accurate, legitimate and personalized. This can explain why so many cybercriminals are now focusing their energy specifically on spear-phishing attempts,

according to cybersecurity experts.

These attacks do not come in the form of an eager sender baiting you to click a link but instead contains believable language tailored to you directly in an attempt to get you to reveal passwords or other sensitive information that can be used to access your finances, hijack your company computer network or inflict other damage. Spear-phishing was once more complicated, but now AI makes it easier to search the internet for data about you, including from social media, and write an error-free piece of communication, tailored specifically to you.

AI can even be used to post fake product reviews that include malicious links or attachments convincingly masquerading as coupons or photos. Simply put, AI is allowing scammers to increase the means and likelihood of phishing success.

Hacking is another area where AI is transforming cybercrime. AI lends almost limitless speed and accuracy to even the most inexperienced hackers, aiding them to effectively bypass trusted security tools and strong passwords. Cybercriminals are using AI to create code, software and links that can quickly

infect other computers with ransomware, spyware, keystroke loggers, viruses and other malware. Some AI tools tout the ability to crack 51% of passwords in under a minute, making the use of complex passwords and two-factor authentication more critical than ever. Taking these extra precautions could help protect you from the consequences some companies like Twitter faced when attackers successfully phished their staff in order to hack celebrity accounts. Once hacked, the accounts were used to endorse a Bitcoin investment opportunity linked to the hackers themselves, allowing them to acquire \$100,000.

● **Tip:** Be skeptical of any unsolicited calls that include an urgent request for sensitive information or money.

● **Tip:** Create code words and use them to verify acquaintances in the case of requests for money.

● **Tip:** Listen for inconsistencies in the voice of someone requesting money or sensitive information over the phone. Ask questions only the person who is claiming to be on the other line would know the answer to.

● **Tip:** Create unique and complex passwords and store them in safe places.

Stealing Your Identity: Newer Scams Get Personal

Supercharged phishing and hacking are not the only scams to be wary of, as AI technology is also being used in more inventive ways.

In imposter scams, for example, AI has been used to turn a short audio clip of a person’s voice into an accurate duplicate of that voice that can be manipulated to say anything. These AI generated voice clones are then used in fake ransom and emergency calls to extort money or create chaos. This technology has already evolved to the level where AI-generated

voices no longer sound reliably robotic as they did in the past. AI can now mimic tone, inflection and even empathy, so that many victims genuinely believe they are talking to someone they know on the other line.

And it doesn’t stop with audio. AI-based video technology can use photographs or brief footage of a person to create video “deepfakes” that can be made to say or do anything onscreen. In romance scams, deepfakes have been used over video calls—even in real time. Elsewhere, deepfakes have been used to spread misinformation and damage reputations.

● **Tip:** Avoid posting audio or video recordings of yourself publicly.

What You Can Do

Scammers are perfecting how to take advantage of AI generated content to separate victims from their money and even alter their perceptions of reality. And as the use and capabilities of AI expand, so will the number of victims. Take the CyberSmart(er): Beat the AI quiz on the next page to review practices and mindsets that can help you test your savvy for not becoming one of them. **PH**



CyberSmart(er): Beat the AI Quiz

As AI scams advance, so should your understanding of how to combat them and avoid becoming a victim of these sophisticated cyberattacks. Take the quiz below to test your knowledge of the strategies used by AI scams and the tips you can use to protect yourself.

1. A mother received a blocked call from her military son, crying in distress. He had just caused a car accident and said she should expect a call from an attorney soon. A few moments later, an attorney called claiming her son was arrested and said she should send any amount of money she could afford for bail. She was told to call him back and let him know the amount she would be able to send. She hung up, and she and her husband started to look for a flight to go and get their son, but before she booked the tickets, her phone rang again. This time it was her son's number. He had just awoken from sleep, confused by the large number of "Are you ok" messages on his phone. The Police Chief suspects she and her son were victims of an AI scam.

What were the signs that this was an AI scam?

- a. Her son calling from a blocked number.
- b. An attorney calling her and asking for bail money moments after the call from her son.
- c. The amount of money requested from the attorney.
- d. All of the above.

2. **What are two ways to protect yourself from an AI scam?**

- a. Only post videos of yourself on social media that are 10 seconds or less.
- b. Never send money to someone you have not met in person.
- c. Make unique and complex passwords for all accounts.
- d. If a loved one calls asking for help, ask them to verify it's them by telling you what high school you attended and your mother's maiden name.

3. **True or false:** Celebrities and other prominent people are the only targets of audio and video AI scams.

4. **True or false:** Grammar errors and spelling mistakes are an easy way to spot a phishing attempt, especially those created using AI.

5. When a 70-year-old New York attorney isn't practicing law, he spends time with his family, plays golf with his friends and reads the *New York Times* cover-to-cover every day. One day he logged onto his LinkedIn account and saw a professional query from a woman with an impressive background and resume. He responded, and within two months, his professional conversations turned to romantic ones, she introduced him to a crypto bank that showed impressive profits and promised him one day they'd be together. She sent him the bank software, he downloaded it and made a series of trades only to discover he had been scammed, lost \$468,000 and the woman he was talking to did not exist.

What made this victim most vulnerable to the scammers?

- a. His profession: scammers saw he was a lawyer on LinkedIn.
- b. He downloaded an unknown software from someone he never met in person.
- c. He responded to the professional query of a stranger on LinkedIn.
- d. He was in a relationship with someone after only knowing them for two months.

CHECK YOUR ANSWERS

To check your answers and read the true stories behind the quiz questions, scan the QR code to the right or visit: www.dgaplans.org/ai-quiz. **PH**






Pricing Tools to Help Take the Mystery Out of Your Medical Costs

Too often, the cost of taking care of your health and receiving treatment feels unexpected and out of your control.

Many of our benefit partners offer helpful online tools to give you a better idea of what those costs might be, giving you more control over how much you spend for your care.

Below is a list of convenient cost estimator tools available through Anthem, Delta Dental and CVS Caremark. All you need to do is sign in. **PH**

COST ESTIMATORS and COMPARISON TOOLS

Benefit Partner	Description	How to Get There
	Select from an extensive list of procedures to view and compare estimated costs across providers in your selected area.	<ol style="list-style-type: none">1. Log into your Anthem account at www.anthem.com/find-care2. Go to the <i>Care</i> menu3. Select <i>Shop for Procedure</i>4. Select a procedure from the list
	Easily prepare for your next pharmacy visit by viewing the price of current or future prescription drugs.	<ol style="list-style-type: none">1. Log into your account at www.caremark.com2. Go to the <i>Plan & Benefits</i> menu3. Select <i>Check Drug Cost and Coverage</i>4. Enter a drug's name, form and strength or choose from a list of your current prescriptions and click <i>Price this drug</i>
	View a price range and a side-by-side cost comparison of dental treatments from network and non-network providers.	<ol style="list-style-type: none">1. Sign into your account at www.deltadentalins.com2. Under <i>Know your cost</i>, select your treatment type and enter your zip code



**DGA-PRODUCER
PENSION & HEALTH**

5055 WILSHIRE BLVD, SUITE 600
LOS ANGELES, CALIFORNIA 90036
ADDRESS SERVICE REQUESTED

Presorted First Class
U.S. POSTAGE
PAID
LOS ANGELES, CA
PERMIT NO. 31327



Visit Us Online
www.dgaplans.org

*your benefits information •
at your fingertips • wherever you are*



www.dgaplans.org/about-myPHP

COMING THIS FALL

.....

2023 Health Fair & Flu Shot Clinic

September 23 • Los Angeles

October 14 • New York City

- Free flu shots
- Free neck and shoulder massages
- Meet representatives from the Plans, CVS, Delta Dental, VSP Vision and many more
- Raffles & giveaways throughout the event

MORE DETAILS COMING SOON

