

# Spotlight

ON BENEFITS

Volume 33, Number 3 | FALL 2025

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### HAVE YOU MOVED? LET US KNOW.

- ▶ Call our Demographics Department at (323) 866-2200, Ext. 407.
- ▶ Complete a Change of Address form available at [www.dgaplans.org/forms/demographics](http://www.dgaplans.org/forms/demographics).
- ▶ Log into your myPHP portal account and go to My Profile. If you have not yet registered for your account, visit [www.dgaplans.org/about-myphp](http://www.dgaplans.org/about-myphp) for more information.

## Spotlight

ON BENEFITS

Volume 33 | Number 3 | Fall 2025



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(877) 866-2200 - Toll Free

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(323) 866-2200, Ext. 401

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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.





**Reading Time: 2 minutes**

It is safe to assume that most people don't want to go to the doctor. Many wait to go until they experience symptoms or hold out altogether, choosing instead to bear their pain or discomfort. This approach to health care, however, is often dangerous.

In fact, going to the doctor before an illness arises—for annual physicals and other preventive care—helps to prevent emergency room visits and can avoid the higher medical costs of treating serious conditions (e.g., heart attacks, cancers, etc.) down the line.

How? The Health Plan covers certain preventive care services—medical services that have been proven to help people avoid chronic and acute illness—at 100% with no deductibles or co-payment if the services are administered by a network provider, as long as the services are medically necessary and you meet the age, risk or frequency requirements for the services. Preventive care services provided by a non-network provider will be paid at the applicable non-network co-insurance level.

If you are receiving your preventive annual screening, also referred to as an annual physical, it will be covered at 100% as long as it is administered by a network provider and the provider bills the services as preventive. It is recommended when making this type of appointment to indicate to your provider that the visit is for your “annual preventive screening.”

Other examples of preventive services covered at 100% include colonoscopies, screenings for chronic illnesses (e.g., mammograms, HIV screenings and obesity screenings), child and adult immunizations, and more.

It is important to also note that preventive care services do not include services to treat or diagnose an illness. If during a preventive care screening you also receive treatment or diagnostic services to address a specific medical condition or concern, the non-preventive portion of the visit will be subject to your applicable co-insurance, co-payment and out-of-pocket costs. The preventive services, however, will be paid at 100%, with no deductible when provided by a network doctor.

**CONTINUED ON NEXT PAGE**

## Important Preventive Care Services Covered by the Health Plan

See the chart below for examples of certain preventive care services that are covered at 100% for Health Plan participants.

### Avoid Unexpected Charges for Preventive Care Services

To ensure your preventive care services are paid at 100%, make sure you:

- Have a network provider complete the services.
- Keep a calendar or journal of when your services are completed and/or due.

- Contact the Health Plan's Participant Services Department with questions about your potential costs or the timing of services at (323) 866-2200, Ext. 401.

For more information about the Health Plan's preventive care benefits and a full list of preventive care services, see page 74 of the Health Plan SPD at [www.dgaplans.org/health-plan-booklet](http://www.dgaplans.org/health-plan-booklet). **PH**

## Important Adult Preventive Care Services

For a full list of the Health Plan's preventive care services, visit [www.dgaplans.org/preventivecare](http://www.dgaplans.org/preventivecare).

### IMMUNIZATIONS AND SCREENINGS

- ☒ Flu and COVID vaccinations
- ☒ Hepatitis A and B
- ☒ Human Papillomavirus (HPV)
- ☒ Pneumococcal (pneumonia)
- ☒ Blood pressure screening

**60+** RSV vaccinations

**45+** Colorectal cancer screening for adults ages 45 to 75, once every 10 years

### AGE-SPECIFIC SCREENINGS FOR WOMEN ONLY

**30+** Human Papillomavirus (HPV) screening every 3 years for women with normal cytology results, age 30 and over

**50+** Breast cancer mammography every two years for women aged 50 to 74 years

**65+** Osteoporosis screening

### SCREENING FOR MEN ONLY

**65+** Abdominal aortic aneurysm one-time screening for men age 65 to 75 who have ever smoked

### SCREENINGS FOR WOMEN ONLY

- ☒ BRCA counseling about genetic testing for women at higher risk and BRCA test if appropriate
- ☒ Well-woman visits, including prenatal care





# Your Rights and Protections Against Surprise Medical Bills

Reading Time: 3 minutes

Since January 1, 2022, the No Surprises Act has offered protections for patients against certain surprise medical bills, which are unexpected bills from non-network providers for amounts not covered by insurance, also referred to as “balance billing.” Prior to the No Surprises Act, patients faced these “surprise bills” most often when they were unable to choose (or simply were unaware of) whether their provider was in or out of network, such as when receiving medical care during an emergency.

“Surprise billing” is an unexpected balance bill. This can happen when you can’t control who is involved in your care—such as when you have an emergency or when you schedule treatment at an in-network facility but are unexpectedly treated by an out-of-network provider. The No Surprises Act combats this practice by protecting patients from balance billing under certain scenarios. Read further to learn more about three critical protections you have today under this law.

**“Surprise billing”  
is an unexpected  
balance bill.**

## 1 You are protected from balance billing for certain emergency services.

If you have an emergency medical condition and get emergency services from a non-network provider or facility, the most that non-network provider or facility may bill you is the amount that they would have charged you if you were treated by a network provider. The provider or facility is not able to bill you for any amount in excess of the Health Plan’s payment for the services you receive. This protection also applies to certain post-stabilization services.

## 2 You are protected from balance billing for certain services at a network hospital or ambulatory surgical center.

When you receive services from a network hospital or ambulatory surgical center, certain providers in your care team might be non-network. For example, when undergoing surgery at a network hospital, though your

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## Your Rights and Protections Against Surprise Medical Bills

surgeon and assistant surgeon may be network providers, it is possible that your anesthesiologist may not be. In these cases, your cost-sharing is the same as if you had seen an in-network provider, and the out-of-network provider cannot bill you for amounts in excess of the Health Plan's payment for the service. This applies to non-network providers who provide emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services.

### 3 | You are never required to give up your protections from balance billing although you have the right to do so.

You may choose to see a non-network provider at a network facility or to receive post-stabilization services after being seen by a non-network emergency provider/facility. However, you are never required to give up your protections.

Please note that participants are encouraged to use in-network providers at in-network facilities. If you choose to use a non-network provider, it is important to carefully review with your non-network provider or facility any notice or consent form to waive your rights to surprise billing protections. This form generally explains your balance billing protections but allows you the option to give up these protections and pay more for your non-network care if you wish to use a non-network provider. It may also detail what your estimated out-of-pocket cost may be.

If you consent to waive your rights, you will be responsible for:

- The applicable non-network co-insurance rate; and
- Any billed amount that exceeds the Health Plan's Allowed Amount on covered expenses.

**NOTE:** If you do choose to sign a waiver, the consent forms that are signed should be included with your claim submission. Anthem normally will review this form to confirm its validity. All consent forms are reviewed by Anthem to confirm their validity to remove surprise pricing or not.

To learn more about your full rights and protections under the No Surprises Act, visit [www.dgaplans.org/Surprise-Billing-Notice](http://www.dgaplans.org/Surprise-Billing-Notice). **PH**

## Earnings Required for One Credited Service Month Will Increase Effective January 1, 2026

Reading Time: 1 minute

**C**redited Service Months (CSMs) are used in both the Basic and Supplemental Pension Plans to determine vesting status. For the Basic Pension Plan, CSMs are also used along with your earnings to determine the amount of your monthly benefit. You earn CSMs based on your reportable earnings during a calendar year and can earn a maximum of 12 CSMs in any given year.

Effective January 1, 2026, the earnings required to accrue one CSM will increase from \$4,100 to \$4,300.

This means at least \$51,600 in covered earnings will be required during the 2026 calendar year to earn the maximum 12 CSMs. This change is in line with the recently negotiated earnings increases under the Collective Bargaining Agreements.

For more information on this increase, including examples, refer to the 204(h) Notice enclosed with this newsletter. **PH**



# Employer Pension Contributions for Work Produced for Programs Other than News, Sports, Operations, Local and Documentary Under the Network Agreement Increased from 8.5% to 8.75% Effective July 1, 2025

Reading Time: 1 minute


**E**ffective July 1, 2025, pension contributions for employers signatory to the **Network Agreement for programs other than News, Sports, Operations, Local and Documentary** (i.e., Network Entertainment) will increase by 0.25%. This increase brings the Pension Plans' employer contribution rate to 8.75% of compensation.

Effective July 1, 2025, changes to the allocation of the new 8.75% employer pension contribution rate between the Basic and Supplemental Plans are as follows:

- ▶ For the Basic Plan: 8.75% of compensation up to the first \$20,000 (increased from 8.5%), and 6.55% of compensation between \$20,000 and up to and including \$150,000 (increased from 6.3%); and
- ▶ For the Supplemental Plan: 2.2% of all compensation in excess of \$20,000 up to and including \$150,000 (unchanged) and 8.75% of compensation above \$150,000 (increased from 8.5%).

For more information on these changes, refer to the March 2025 Pension Plans Summary Plan Description and its updates.

**Reminder:** The information in this newsletter is provided for your convenience and does not modify the terms of the Pension Plans and the Health Plan. In the event of a conflict between those official Pension Plans and Health Plan documents and this newsletter, the terms of the official plan documents will control. **PH**



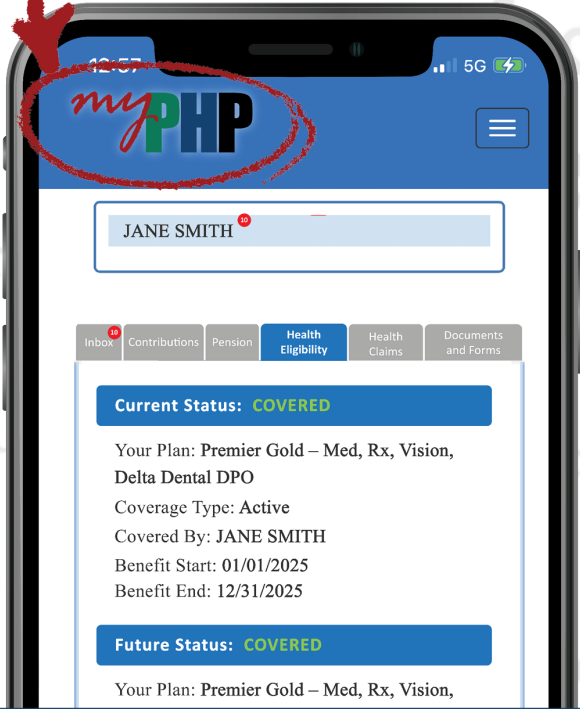
**DGA-PRODUCER PENSION & HEALTH**

Will I re-qualify for Health Plan coverage?

Why wonder about your DGA benefits status?

**Get Answers**

with the myPHP benefits portal



**To learn more visit:**  
[www.dgaplans.org/about-myPHP](http://www.dgaplans.org/about-myPHP)





# The Importance of Maintaining Gut Health

Reading Time: 3 minutes

**G**ut health is a popular topic amongst those seeking a healthy lifestyle—so much so that popular gut-health products like kombucha and chicory root have become part of many people’s nutritional routines. Nevertheless, the benefits of these products and the specific contributions of a healthy gut to one’s overall well-being are still being determined.

## Your Gut’s Importance in Your Overall Health

The gut or gastrointestinal (GI) system does a lot more than simply break down food; its work is vital to many functions throughout your entire body. The bacteria and other organisms in your intestines, for example, contribute to your immune system. Those same microorganisms work in conjunction with your liver to metabolize waste, to help your immune system to recognize harmful bacteria, and even produce neurotransmitters that communicate with your brain, including 95% of your body’s serotonin, which plays a crucial role in

mood, sleep, blood clotting, and several other essential functions.

These are only a few ways your GI system aids in your body’s health. Research also links gut health to your vision, dental health and to chronic illnesses like diabetes.

## Threats to Your GI System

Although the gut can be considered a powerhouse system within the body, several factors can negatively affect its proper function, including:

- A lack of bacterial diversity (common for those who live in Westernized populations with less exposure to environmental microbes)
- An imbalance of good and bad bacteria
- A diet high in sugar, saturated fats and processed foods
- Chronic alcohol, antibiotic, or acid blocker use and tobacco smoke or pollutants
- Irregular bowel movements, which can prevent the proper distribution of microbes in your gut
- Various health conditions (e.g., infections, liver cancer, inflammatory bowel disease, etc.)



When negatively impacted by one of the factors mentioned above, you may experience GI symptoms of bloating, abdominal pain, diarrhea, constipation and more.

With the gut's multifaceted role in overall health, keeping it healthy is a worthwhile pursuit.

## Moving Towards a Healthier Gut

If you've been experiencing stomach or gut issues or are concerned about your gut health, you

should consult your healthcare provider. To improve your gut health, providers may recommend a course of treatment, including:

- An elimination diet to isolate any specific foods that may be upsetting your GI
- Antibiotics to treat an infection or rebalance certain gut bacteria
- A plant-rich, high-fiber diet to naturally increase your gut's probiotics and prebiotics

- Probiotic and prebiotic supplements to increase the helpful bacteria in your gut

## Takeaways

A healthy gut can positively impact much more than your GI system; it can also help other organs and systems function to the best of their ability. Although many factors can threaten your gut's healthy bacteria, there are also easy changes you can make to benefit your gut and, therefore, your overall physical health. [PH](#)

# Probiotics vs. Prebiotics. What's the Difference?



Probiotics and prebiotics work together to help gut health. Probiotics are live bacteria your gut recognizes as “good,” and prebiotics are “food” for probiotics that help them function most effectively. Although many use supplements like pills, powders or liquids to increase their probiotics or prebiotics, many of these products, despite their marketing, have not been thoroughly tested and may not be of any benefit. However, there are many foods you can eat that also contain them.

### Probiotics – Fermented foods

- yogurt
- sauerkraut
- kimchi
- kombucha tea



### Prebiotics – High fiber foods

- fruits
- vegetables
- whole grains
- legumes



# Health Fairs and Flu Shot Clinics This Fall in LA & NYC

DIRECTORS  
GUILD  
FOUNDATION



Reading Time: 2 minutes

The DGA-Producer Pension & Health Plans will be hosting their annual health fairs and free flu shot clinics exclusively for DGA members (regardless of Health Plan coverage status) and their families in Los Angeles and New York City this fall. Plan now for the event nearest you!

Reservations are recommended for all flu shots.

**NOTE:** Each event's flu shot reservations become available on a different date. All reservations will be available at [www.dgaplans.org/flushots](http://www.dgaplans.org/flushots) on the dates specified below.

## LOS ANGELES

Saturday, September 13

9:00 a.m. to 12 p.m.

DGA Headquarters in Los Angeles

7920 Sunset Blvd, Lobby

Los Angeles, CA 90046

**LA Reservations OPEN NOW**

## NEW YORK

Saturday, October 11

2:00 p.m. to 5:00 p.m.

DGA Theater in New York City

110 West 57th Street

New York, NY 10019

**NYC Reservations open September 15**

## RESERVATION INFORMATION

To reserve a flu shot: [www.dgaplans.org/flushots](http://www.dgaplans.org/flushots)

For questions about the health fair or flu shot clinic:

[flushots@dgaplans.org](mailto:flushots@dgaplans.org) or (323) 866-2216.

## FREE FLU SHOTS

Flu shots are available to all DGA members and their dependents age 13 and over. The DGA Foundation has generously supported these annual events by providing refreshments and will continue to cover the cost of the flu shots for participants not covered under the Health Plan in New York City. The Cedars-Sinai Community Health Improvement Program is generously covering the cost of the flu shots for all in Los Angeles.

Standard and high-dose flu shots are available at both locations. This year, all flu shots are preservative-free and, according to the CDC, safe for patients with an egg allergy, pregnant or nursing.

## MYPHP INFORMATION BOOTH

Learn about the myPHP benefits portal, where participants in the Pension and Health Plans can access their personal benefits information—including Health Plan eligibility, medical claims, employer contributions, estimated pension benefit accruals and more—wherever you have internet access!

Participants who subscribe to myPHP for the first time and go paperless and current myPHP subscribers who go paperless at the Health Fair's myPHP information booth will be entered in a raffle drawing for an Apple HomePod mini smart speaker.

## BACK BY POPULAR DEMAND

- Free neck and shoulder massages
- One-on-one time with Plans' staff and representatives from the Health Plan's partners, including CVS Caremark, Delta Dental, VSP and the Entertainment Community Fund (formerly the Actors Fund)



- Raffle prizes and giveaways, including a chance to win an Apple Watch Series 10, an Apple HomePod

mini smart speaker and MORE! **PH**

**CyberSmart(er):** Cybersecurity tips for your daily life.

# Three Social Media Reminders to Help Avoid Scams

**Reading Time: 3 minutes**

Social media is an important part of most people's lives.

They connect with friends, family and the world on various platforms. Part of being a social media user is developing a social media persona. What is shared online is often strategically curated for viewers, who could include—whether knowingly or not—cybercriminals combing profiles for information to use in their next scam.

Using social media in a safe way takes a multifaceted approach. It requires watching out for messages and phishing attempts in addition to avoiding fraudulent ads, contests and even investments. Read below for three helpful reminders to protect yourself.

## Avoid Oversharing

The information you post on a social media page may be for laughs, entertainment or to keep your loved ones informed. No matter the purpose, keep in mind that this information

may also be seen by someone with the intention to scam or harm you. This is why it's recommended you avoid sharing information such as:

- ▶ Potential answers to account security questions (e.g., first car's make and model, city where you met your spouse, etc.)
- ▶ Details about an upcoming vacation (e.g., dates you'll be traveling)
- ▶ Financial information
- ▶ Professional relationships (e.g., specific titles of co-workers, upcoming projects, etc.)

The foregoing information can potentially give criminals access to financial accounts, an unprotected home while you travel or more information on how to further target you for a scam at your workplace. If you must share potentially sensitive information, share responsibly by regularly reviewing your account privacy settings and limiting what posts, profile information, etc. is publicly available.

## Don't Click Ads

Common social media scams with increasing success are online shopping scams and fake giveaways. These scams often use a targeted ad to lure you in to "purchase" a product or ask for your personal or financial information in exchange for a "prize" that is never delivered.

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# DGA-PRODUCER PENSION & HEALTH

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[www.dgaplans.org/about-myPHP](http://www.dgaplans.org/about-myPHP)

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## Three Social Media Reminders to Help Avoid Scams

If you are interested in purchasing a product you see from an ad on social media (even sponsored content), instead of clicking the ad, go to a reputable search engine and find a legitimate website for the product. It can also be helpful to search the name of the product or website along with the word “scam” to check its legitimacy.

To help reduce the overall number of ads delivered to you via online platforms, you can install an ad blocker; however, certain social media platforms employ technology that can bypass ad blockers, making them less effective.

## Think Before Accepting Friends

Impersonation scams are also on the rise. These crimes happen when scammers recreate the online profile of a friend, family or business in order to request money or information from you. With the integration of AI into technology, this has become easier to achieve and harder to detect. Criminals can now use publicly available images and videos of you or loved ones to create convincing deepfakes for their use. To avoid these scams:

- ▶ check whether a new friend request is a duplicate of another account or someone who is already your friend online
- ▶ check if the friend request comes from an account that is new or has no other contacts, which could be a sign they are a scammer
- ▶ take a pause if a friend, family member or romantic interest urgently asks for money or information via direct messaging or post
- ▶ never give money or personal information to someone you have not met in person

These three reminders are just a few steps you can take to protect yourself when engaging on social media platforms. Although your intention on the apps may be to network or just have fun, don't forget to do the work to protect yourself from becoming a cyber victim. And keep in mind, if a prize or new friend seems too good to be true, it likely is. **PH**





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Los Angeles, California 90036

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

## **Directors Guild of America–Producer Pension Plans Announce Change to Earnings Required for Credited Service Month Effective January 1, 2026**

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The purpose of this notice is to advise you of important changes to certain benefits you receive as a Participant in the Directors Guild of America–Producer Pension Plans Basic and Supplemental Benefit Plans (collectively, the “Pension Plans”). Capitalized terms in this Notice have the same meaning as in the Pension Plans’ Summary Plan Description and its updates.

As explained further below, effective January 1, 2026, the following change will be made to the Basic Plan to help ensure its continued financial strength and healthy funding status and is in line with recently negotiated rate increases in the Collective Bargaining Agreements.

### **Credited Service Month (CSM) Earnings Requirement**

Under current provisions, the earnings requirement to earn one CSM in the Basic Plan is \$4,100.

Effective January 1, 2026, the new earnings requirement to earn one CSM in the Basic Plan will increase from \$4,100 to \$4,300. As a result, \$51,600 or more in covered earnings will be required during the 2026 calendar year to earn the maximum 12 CSMs for that year. There will be no changes to your CSMs earned as of December 31, 2025.

The following are examples of how the change in the earnings requirement may affect you.

#### **EXAMPLE 1**

Participant A is paid a total of \$49,200 in covered earnings during the calendar year 2026. Participant A receives 11 CSMs for 2026 under the Basic Plan ( $\$49,200 / \$4,300 = 11$  CSMs). Under the prior Basic Plan provisions, Participant A would have earned 12 CSMs for 2026 ( $\$49,200 / \$4,100 = 12$  CSMs).

#### **EXAMPLE 2**

Participant B is paid a total of \$56,000 in covered earnings during the calendar year 2026. Participant B receives 12 CSMs for 2026 under the Basic Plan ( $\$56,000 / \$4,300 = 13$  CSMs, but capped at 12 CSMs). Under the prior Basic Plan provisions, Participant B would also have earned 12 CSMs ( $\$56,000 / \$4,100 = 13$  CSMs, but capped at 12 CSMs).

It is important to note that your Pension benefits accrued to date are protected by law and cannot be decreased.

If you have any questions regarding these changes to the Plan, please contact the Pension Department at **(877) 866-2200, extension 404**.

Dated: August 29, 2025

This notice is being provided to you in accordance with section 204(h) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) and section 4980F of the Internal Revenue Code of 1986, as amended, and is provided to all affected plan participants and alternate payees and employee organizations. This notice also constitutes your summary of material modifications as required by section 104(b) of ERISA and should be kept with your copy of the Plan’s summary plan description and other important plan documents.