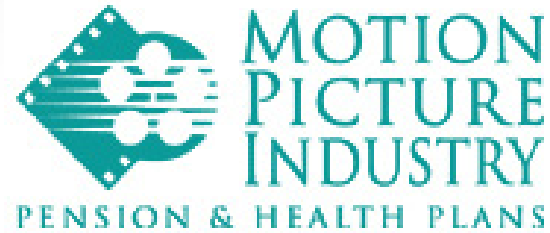




the
animation
guild

IATSE LOCAL 839



The Animation Guild Local 839, IATSE

New Member Orientation: MPI Health and Pension Plans

<http://www.mpiphp.org/>

BASICS

- Why do I get to participate in the MPI Plans?

By virtue of the agreement that exists between the studio and the union, the studio is paying approximately \$8/hr for your participation in the MPI Plans (Medical and Pension).

The participation is employer funded ***ONLY***. Your dues/fees do not fund your participation.

BASICS

- When do I get to participate in the MPI Plans?

Your participation in the MPI Pension Plans has already begun because the studio is funding them based on the hours you work. Vesting in the plans is earned at different times, and will be covered later.

Participation in the MPI Health Plan is granted in six-month blocks. A new “Eligibility” (participation) block starts every month. The day you first start participating in the MPI Health Plan corresponds to the day you earn your 600th worked hour at the studio. Typically, it takes six months from the day you start working at a union studio before your participation in the Health Plan can begin.

Continued participation in the MPI Health Plan is earned by working 400 hours in a previous “Qualifying” period.

BASICS

QUALIFYING PERIODS

Work 400* or more hours during
this Period

ELIGIBILITY PERIODS

Receive MPI Active health benefits during
this Period

04/22/12 - 10/20/12	01/01/13 - 06/30/13
05/27/12 - 11/24/12	02/01/13 - 07/31/13
06/24/12 - 12/22/12	03/01/13 - 08/31/13
07/22/12 - 01/26/13	04/01/13 - 09/30/13
08/26/12 - 02/23/13	05/01/13 - 10/31/13
09/23/12 - 03/23/13	06/01/13 - 11/30/13
10/21/12 - 04/20/13	07/01/13 - 12/31/13
11/25/12 - 05/25/13	08/01/13 - 01/31/14
12/23/12 - 06/22/13	09/01/13 - 02/28/14
01/27/13 - 07/20/13	10/01/13 - 03/31/14
02/24/13 - 08/24/13	11/01/13 - 04/30/14
03/24/13 - 09/21/13	12/01/13 - 05/31/14
04/21/13 - 10/26/13	01/01/14 - 06/30/14
05/26/13 - 11/23/13	02/01/14 - 07/31/14
06/23/13 - 12/21/13	03/01/14 - 08/31/14
07/21/13 - 01/25/14	04/01/14 - 09/30/14
08/25/13 - 02/22/14	05/01/14 - 10/31/14
09/22/13 - 03/22/14	06/01/14 - 11/30/14
10/27/13 - 04/19/14	07/01/14 - 12/31/14
11/24/13 - 05/24/14	08/01/14 - 01/31/15
12/22/13 - 06/21/14	09/01/14 - 02/28/15
01/26/14 - 07/26/14	10/01/14 - 03/31/15
02/23/14 - 08/23/14	11/01/14 - 04/30/15
03/23/14 - 09/20/14	12/01/14 - 05/31/15
04/20/14 - 10/25/14	01/01/15 - 06/30/15
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BASICS

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Continued participation in the MPI Health Plan is earned by working 400 hours in a previous “Qualifying” period.

BASICS

- How do I continue to participate in the MPI Health Plan after I leave a union studio?

Once you start participating in the MPI Health Plan, and after you've earned the 400 hours needed to earn your participation in the next Eligibility Period, the following 450 hours will be saved in your "Bank of Hours".

The Bank of Hours becomes important at such time that you've left the studio and MPI checks your eligibility and finds no worked hours. MPI will then draw out 400 hours from your bank to use instead of the worked hours in order to grant your participation for another eligibility period.

BASICS

- Who in my family is covered?

Your spouse can be included as a dependent as long as:

- They are not currently employed
- They are currently employed and their employer does not offer health coverage

If your spouse is employed and their employer offers health coverage, they must take the minimum coverage offered. This is an important cost saving measure and will be checked by the plan when you send in your initial paperwork.

Your children can also be included as dependents to you MPI Health Plan coverage. Dependent children include step and adopted children. Dependent children have full coverage until age 19 (23 if they are a full-time student). From then, they will continue to have Health and Prescription coverage until 26 due to the Affordable Care Act.

BASICS

- How much do I pay to be in the plan?

Participation in the MPI Health Plan does not cost any money for the union member. However, members who are interested in covering dependents will have to pay a monthly Premium cost to do so.

To include one dependent will cost \$25 a month. To include two or more dependents will cost \$50 a month. These charges will be assessed quarterly.

Just you	You +1	You +2 (or more)
\$0	\$25	\$50

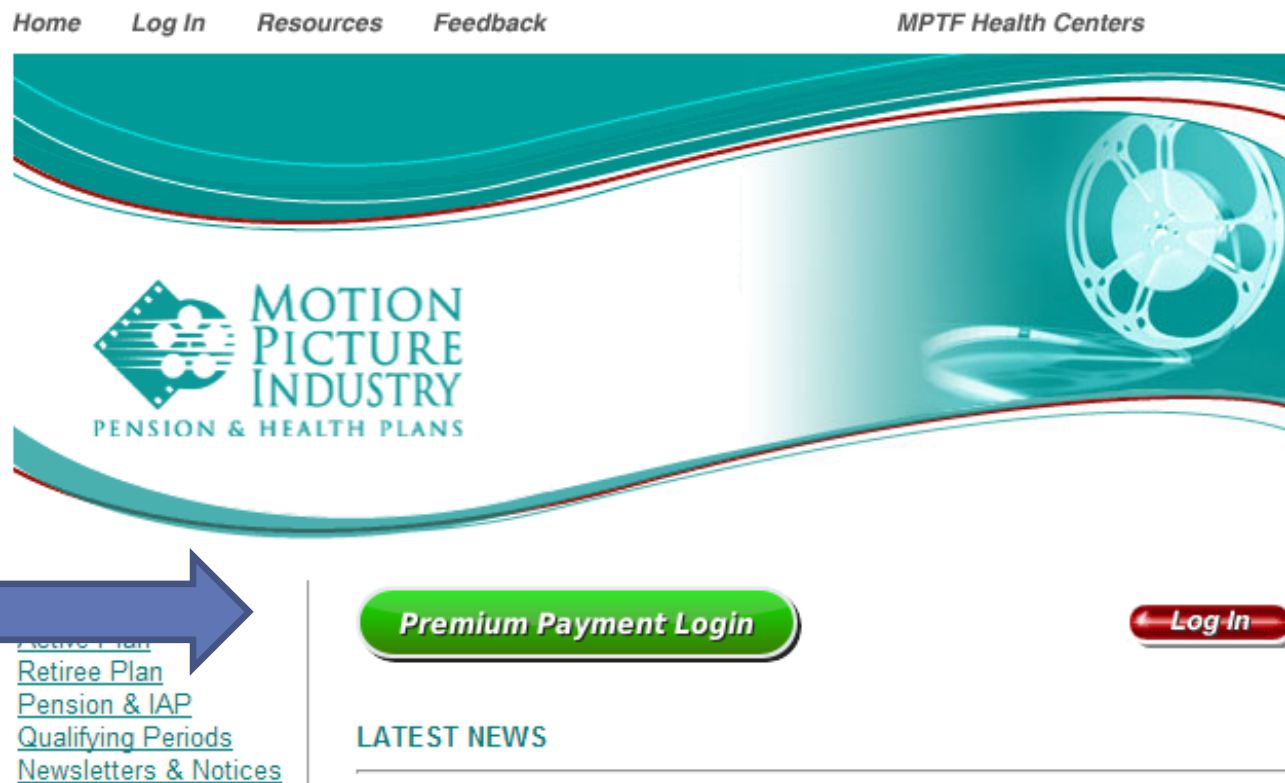
The most efficient way to make premium payments is through the MPIPHP Premium Payment system:

<https://ebilling.mpiphp.org/>

BASICS

- How much do I pay to be in the plan?

<https://ebilling.mpiphp.org/>



BASICS

- What is that big packet I received? What do I have to send in?

The packet is the Summary Plan Description (SPD) for the MPI Health Plan. It is important to take the time to go through that booklet and understand what your options and costs are. If you have not received it yet, you can download the SPD from the MPIPHP website:

http://mpiphp.org/benefits/active_plan/activeplan.aspx

In the pocket of the cover will be your application forms, the coordination of benefits forms and instructions on how to fill them out. Be sure to follow the instructions carefully and return the forms to MPI as soon as possible.



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MOTION
PICTURE
INDUSTRY
PENSION & HEALTH PLANS



MPI HEALTH PLAN

MPI HEALTH PLAN

PPO vs. HMO

HMO: Health Maintenance Organization

A Primary Care Physician will be chosen by you. This physician will determine the course of medical treatment within the network. Typically, HMOs represent the more cost effective option of health care to working individuals.

PPO: Preferred Provider Organization

All choices on doctors and visits are made by you. Certain physicians are contracted with the PPO and offer rates mandated by the organization. You have the choice of seeing the physician of your choice. However, choosing one that is a network provider will keep any extra costs from being incurred.

MPI HEALTH PLAN

PPO to HMO?

You are able to switch from the PPOs to the HMOs and vice-versa. Moving from the HMOs to the PPOs is available at the first of each month. Moving from the PPOs to the HMOs is available once each year in July.

In order to switch, you must fill out the Benefit Selection form and fax it to MPI. Its always safe to call and confirm the receipt of your fax after a couple of days.

<http://mpiphp.org/forms/eligibility/eligibility.asp>

Form called: Medical/Dental Plan Selections

MPI HEALTH PLAN

Medical PPO: MPI/Anthem Blue Cross

<https://www.anthem.com/>

- \$30 co-pay per visit to doctor
- 90% of Usual and Customary costs covered, 10% passed to participant (In-Network Provider)
- \$1000 out-of-pocket limit per year (excluding co-pay) for all in-network visits (no limit on out-of-network)

MPI HEALTH PLAN

Medical PPO: MPI/Anthem Blue Cross MPTF/UCLA Health Centers

- \$5 per visit
- Eligible to all PPO participants are the six Health Centers operated by UCLA Health

Toluca Lake	Woodland Hills	La Brea (N. LA)
DreamWorks - Flower	Valencia	W. Los Angeles

<https://www.uclahealth.org/mptf/>

- Run like an HMO, these centers offer health care through a general practice physician who refers specialists as needed

MPI HEALTH PLAN

Medical HMO: Kaiser Permanente and Health Net

<https://kp.org>

<https://www.healthnet.com>

- \$15 co-pay per visit to doctor
- Most costs covered by the network. Since you will be forced to stay within the network, few extra costs will be incurred.
- HMOs only good in Southern California.

MPI HEALTH PLAN

Dental PPO: Delta Dental PPO

- \$25 Deductible for Individuals / \$50 Deductible for Families – Per Year
- Delta pays 80% of Usual and Customary fees (U/C). 20% of costs passed to you.
- \$2000 maximum expense per year, per person
- Orthodontics
 - Eligible dependent children only
 - 50% of costs covered
 - \$1k lifetime maximum

<http://www.deltadentalins.com/>

MPI HEALTH PLAN

Dental HMO: DeltaCare USA

- No deductible costs, no Out of Pocket costs. All costs are managed by the HMO.
- You can only see the dentist you choose during the application process. If you do not choose a dentist, one will be chosen based on your home zip code. If you need to switch your dentist, you will need to contact Delta.
- Orthodontics
 - \$1,100 for Children, \$1,500 for adults.
 - \$250 start-up fee

<http://www.deltadentalins.com/>

MPI HEALTH PLAN

VSP: Vision Service Provider

- One standard exam per year. \$20 co-pay per visit.
- Lenses once per year. Frames once every other year.
 - \$145 allowance toward purchase
 - 20% discount on remaining cost
- Contact Lenses
 - Once a year in lieu of Frames and Lenses
 - \$105 allowance for lenses and fitting exam
 - If prescribed by doctor, all costs are covered

www.vsp.com

MPI HEALTH PLAN

Express Scripts: Prescription Drug coverage

- Largest Pharmacy Benefit Manager in United States. Contracts with familiar chain pharmacies you may already utilize (Walgreens, CVS, Rite-Aid, etc). Call ahead to confirm participation with Express Scripts.
- Present card to pharmacists to receive Express Scripts discounted costs
 - \$10 Generic
 - \$40 Brand Name
- Kaiser HMO participants NOT covered in the Kaiser pharmacy. Have the physician print out prescription and take it elsewhere.
- On-going prescriptions will only be filled for up to 90 days at a pharmacy. After 90 days, participants must use Medicine-By-Mail

<http://www.express-scripts.com/>

MPI HEALTH PLAN

Express Scripts: Prescription Drug coverage Medicine-By-Mail

- To be used for regular, ongoing prescription drug needs
- After registering with the Express Scripts website and creating a user account, submit prescriptions for your ongoing drug need online (made out for a 90 days supply)
- Express Scripts mails the medication and charges your credit card
- Costs
 - \$25 Generic
 - \$100 Brand Name

<http://www.express-scripts.com/>

MPI HEALTH PLAN

OptumHealth Behavioral Solutions

Behavioral Health benefits for PPO participants are provided through OptumHealth. HMO participants are provided behavioral health through their HMO networks.

OptumHealth In-Network Benefits:

- Out-Patient visits: 365 visits/unlimited
- Out-Patient Co-Pay: \$5
- In-Patient Admission Fee: \$0
- In-Patient Deductible: \$0

www.liveandworkwell.com

Access Code: MPIPHP



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MPI PENSION PLANS

MPI PENSION PLANS

Participants to the MPI Pension Plan participate in two Pension Plans funded by your employer. The longer you work under a union contract, the more contributions your pension will receive and the more benefits you will have.

The two plans are the Defined Benefit Plan (DB) and the Individual Account Plan (IAP).

As a member of The Animation Guild, you are also eligible to participate in the Guild's 401(k) Plan. Participation is optional and available at most contracted studios. The Guild's 401(k) plan offers you the opportunity to put extra money away for retirement while giving you the option of directing how and where that money is invested.

MPI PENSION PLANS

Defined Benefit Plan

The Defined Benefit (DB) is funded at \$1.2665 per hour that a member works and takes five pension years to vest. A pension year is one calendar year where you work at least 400 hours under a union contract.

Upon your retirement, the DB acts as an annuity plan and will pay you a fixed sum each month. That sum is determined by the amount of hours and years you've worked under union jurisdiction.

Currently, it is estimated that someone who has worked 21 years consistently at union shops and retires will receive monthly checks that total approximately \$1800.

MPI PENSION PLANS

Individual Account Plan

The Individual Account Plan (IAP) takes one pension year to vest. Upon your retirement, the IAP acts like a 401(k) plan in that a sum of pre-tax money will be made available to you. That sum will equal all contributions made plus any income earned through the investments.

IAP accounts are funded at 6% of the contracted scale wage per job classification. Currently, it is estimated that someone who has worked 21 years consistently at union shops and retires will have accrued \$110,000.00 in employer contributions alone. This does not include the compounded returns from the underlying investments.

MPI PENSION PLANS

Pension Plan Management

The DB and IAP are managed by the Motion Picture Industry Pension Plan. The Plan has billions of dollars under investment. 35% invested in bonds and fixed instruments, 35% invested in stocks, and 30% in alternate instruments. The MPIPHP Board of Directors and contracted investment managers oversee the allocation of plan assets.

You will receive annual statements from the Pension Plan that will breakdown contributions and dividend earnings of your Pension Fund over the last year.

MPI PENSION PLANS

The Animation Guild 401 (k)

IATSE Local 839, The Animation Guild, makes their 401 (k) plan available to members who are working under a union contract for at least 90 days. This is a no-match plan where you can invest between 2% and 40% of your gross earnings per paycheck up to the annual limit set by the IRS per year.

The Guild's 401 (k) is managed by Vanguard with approximately \$230 million in assets. Once your account is established and funding has begun, you will be able to create an account on their website and review and manage your investments directly.

TAG PENSION PLAN

The Animation Guild 401 (k)

The plan has a variety of funds to choose from grouped into two categories: Target Date Funds and Core Funds. The Core Funds include stock funds that range from small to large capitalization as well as Value, Growth or Blended tilt, and bond funds with varying types of securities. Costs among the Core Funds vary greatly as some are actively managed funds and some are index funds.

There are also a selection of Vanguard's Target Retirement funds. Each Target Retirement Fund include a variety of stock/bond mixes that start out more aggressive and move to a more conservative position over time as you get closer to retirement.

TAG PENSION PLAN

The Animation Guild 401 (k)

All of the pertinent documents needed to learn about the 401 (k) plan can be found on the Guild's website at this link:

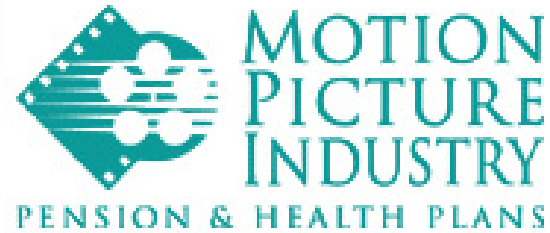
<http://animationguild.org/401k-forms/>

- Fill out the Enrollment form
 - All information at the top (Name, Address, City, State, Zip)
 - Indicate the amount you want deposited in your 401 (k) as a percentage of your gross earnings
 - Choose which funds you want to participate in by indicating how much of your deposits you want added to each fund as a percentage
 - If you are interested in only investing in one Vanguard Target Fund, check the appropriate box on the second page of the enrollment form
 - Sign and date the form and return them to Marta Strohl-Rowand at the Guild office
 - (818) 845-7500 or marta@animationguild.org
- Be sure to fill out and include the Beneficiary Form



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Any Questions, Any Concerns, Anytime ...

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