

# Animation Guild Benefits Orientation



the **animation** guild

IATSE LOCAL 839

# MPIPHP Orientation - Agenda

- Brief Introduction to Animation Guild
- Meeting designed to introduce you to MPI close to start of participation
- MPI Overview
  - Funding
  - Eligibility
  - Health Plans
  - Pension Plans
- TAG 401k Plan
- Q&A



# MPIPHP Orientation - Local 839 IATSE, TAG

- Chartered January 18, 1952
- One of two IATSE Locals representing Animation in the US and Canada
- 6,022 people working under the terms of our agreements\*
- Master Agreement covers most animation work in Los Angeles county
- Agreements include participation in the Motion Picture Industry Pension and Health Plans - MPIPHP - MPI

\* - Membership numbers as of 09/07/2021

The Animation Guild, Local 839 IATSE - 1105 N Hollywood Way, Burbank CA 91505 - <https://animationguild.org>



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# MPIPHP Orientation - MPIPHP

- Motion Picture Industry Pension and Health Plan
- Going to provide simple overview - not all information will be here
- Comprehensive website - <https://www.mpiphp.org/home>
- Contact Information - <https://www.mpiphp.org/home/contactus>
- Participant Services Center - 855-275-4674
- Customer Service Email - [service@mpiphp.org](mailto:service@mpiphp.org)
- Reviewing website and SPDs **STRONGLY** encouraged!!!

<https://www.mpiphp.org/home/health>



# MPIPHP Orientation - MPI Funding

- **YOUR DUES DO NOT PAY FOR YOUR MPI PARTICIPATION!!!**
  - Your status with the Guild does not affect your MPI participation
  - Your participation is mandated by the agreement
- MPI funded by Employer Contributions, Market Returns and Residuals
  - YES! IATSE members enjoy residuals!!
- Currently, employers contribute approximately \$11-12/hr for all hours worked or guaranteed
  - Funds participation in the Health Plan and both Pension Plans
- MPI funding is a major component of the IATSE Basic Agreement negotiations
  - TAG points to the Basic to include MPI - don't have to bargain it!



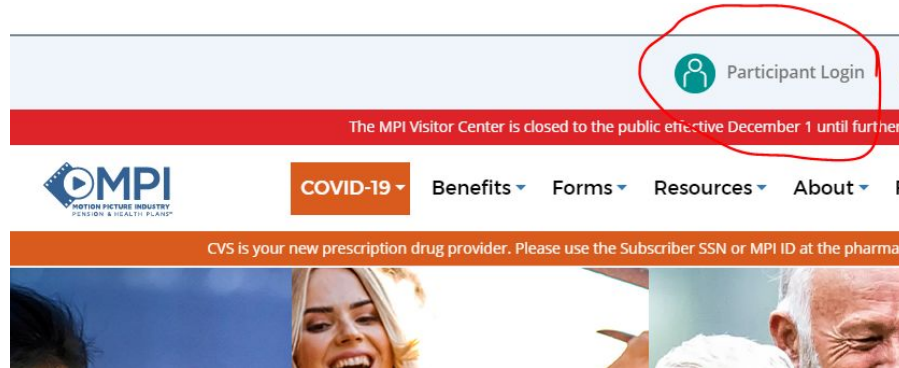
# MPIPHP Orientation - MPI Eligibility

- <https://www.mpiphp.org/home/eligibility>
- Qualifying Periods vs. Eligibility Periods
- Initial participation earned after 600 worked hours
- Participation start date keyed off the day the 600th hour is worked
- Continued Participation earned after 400 hours
- Bank Of Hours
  - Capped at 450
- Premiums
  - For spouse and eligible dependents
  - \$25/mo for 1, \$50/mo for 2+



# MPIPHP Orientation - MPI Participant Portal

- Login found at top of landing page: <https://www.mpiphp.org/home>
- Tool designed to provide important participant information
- Only available once participation begins
- Eligibility Page
- Pension Page
- Premiums Page



# MPIPHP Orientation - MPI Eligibility - COB

- <https://www.mpiphp.org/home/health>
- Coordination of Benefits
- READ SPD!! Call MPI Participant Services Center!!
- HMO - no COB. Everyone covered
- PPO - Birthday Rule
  - Children tied to parent whose birthday falls first in the calendar year
  - Call Participant Services Center .. **VERY** complex!!





# MPIPHP Orientation - MPI Health Plans

- <https://www.mpiphp.org/home/health>
- Choice of 1 PPO plan and 2 HMO plans
  - PPO - Preferred Provider Organization
  - HMO - Health Maintenance Organization



# MPIPHP Orientation - MPI Health Plans - PPO

- <https://www.mpiphp.org/home/health>
- 90% of U/C for In-Network visits
- \$30 Co-Pay
- Anthem: <https://www.anthem.com/>
- Access to UCLA Health Center



# MPIPHP Orientation - UCLA Health Centers

- <https://www.uclahealth.org/eimg/>
- Entertainment Industry Health Centers - **PPO Plan Only!**
- \$5 Co-Pay for visits
- Six centers in LA County
  - Bob Hope (Hollywood), Calabasas, Santa Clarita, Toluca Lake, West LA, Woodland Hills



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# MPIPHP Orientation - MPI Health Plans - HMOs

- <https://www.mpiphp.org/home/health>
- \$15 Co-Pay
- Most costs managed within the Network
- Kaiser: <https://healthy.kaiserpermanente.org/>
- Health Net: <https://www.healthnet.com/>



# MPIPHP Orientation - MPI Dental Plans

- <https://www.mpiphp.org/home/health>
- Choice of 1 PPO plan and 1 HMO plans
  - PPO - Delta Dental PPO
  - HMO - Delta Care USA
- <http://deltadentalins.com/mpihp>



# MPIPHP Orientation - MPI PPO/HMO Switching

- <https://www.mpiphp.org/home/health>
- People can move from one to another
- PPO  $\longrightarrow$  HMO: Once a year during open enrollment (July)
- HMO  $\longrightarrow$  PPO: Beginning of any month
- Forms to fill out
- Contact Participant Services Center for more details



# MPIPHP Orientation - MPI Vision Plan

- <https://www.mpiphp.org/home/health>
- Vision Service Plan (VSP)
- Glasses/Contacts once per year - \$20 co-pay
- Frames once every other year - \$145 allowance
- VSP: <https://www.vsp.com/>



# MPIPHP Orientation - MPI Behavior Health

- <https://www.mpiphp.org/home/health>
- PPO - Optum, HMO - Internal
- PPO - \$5 co-pay
- Check with HMO plan to see specifics
- Optum offers much more support
- Optum: <https://www.liveandworkwell.com/public/>





# MPIPHP Orientation - MPI Prescription Drug

- <https://www.mpiphp.org/home/health>
- \$10 - Generic // \$40 Brand Name
- Recurring needs - Caremark Mail Order - 90 Day supplies per order
- Not available in Kaiser pharmacies - must take prescription out
- CVS Caremark: <https://www.caremark.com/>



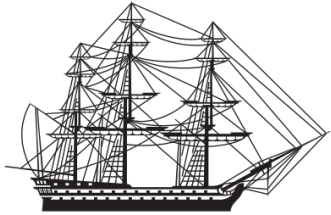
# MPIPHP Orientation - MPI Pension Plans

- <https://www.mpiphp.org/home/pensioniap>
- Two Retirement Plans - Defined Benefit and IAP
  - Defined Benefit - Like Social Security
    - Vestment: 5 “qualified” years
    - Will provide monthly checks in retirement
    - Amount of checks tied to years and hours worked under agreement
    - Per hour contributions
  - Individual Account Plan - Like 401k
    - Vestment: 1 “qualified” year
    - Collects money in an account invested in the market
    - Choices on distribution in retirement
    - 6% of scale wage per pay-period



# MPIPHP Orientation - TAG 401k Plan

- <https://animationguild.org/benefits/401k-get-started/>
- Available after 90 days worked under agreement
- Optional additional retirement savings administered by the Guild
- Vanguard currently the plan custodian
- Defer 2-40% of gross wages up to annual maximum
- 24 funds to choose from
- New Studio - Must re-enroll



**Vanguard**<sup>®</sup>

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# IATSE Local 839, The Animation Guild

Membership questions: [membership@tag839.org](mailto:membership@tag839.org)

401k questions: [401k@tag839.org](mailto:401k@tag839.org)

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Member Programs Coordinator: Jackie Huang - [jackie.huang@tag839.org](mailto:jackie.huang@tag839.org)

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