



SUMMER | 2020

MPI

COVID-19 UPDATE

Last Updated on June 25, 2020

Motion Picture Industry Pension & Health Plans' Plan of Action in Response to COVID-19

As the COVID-19 (Coronavirus) pandemic continues to evolve, following is a message from the Board of Directors of the Motion Picture Industry Pension & Health Plans ("Plans" or "MPI") about the current crisis:

MPI is aware that many Participants are experiencing an unexpected reduction in hours due to Coronavirus-related production shutdowns that may impact future health plan eligibility. MPI staff and the Board of Directors continue to review options to minimize benefit disruptions to the extent possible. We are keenly sensitive to the importance of this issue and will notify all Participants as quickly as possible of any further actions taken by the Board of Directors. Please continue to check the MPI website for the most up-to-date information.

In addition, following are steps MPI has taken, to-date, in response to COVID-19. Thus far, MPI has made the following changes to the benefits provided to you:

Waiver of Health Premium:

Due to the COVID-19 national health emergency, beginning with payments due by June 30, 2020, the Motion Picture Industry Health Plan will grant a waiver of one (1) quarter (three consecutive months) of dependent eligibility premium payment for health benefits to each Active Health Plan Participant of the MPIHP in the group owing \$25 per month for one dependent or \$50 per month for two or more dependents who was enrolled on June 1, 2020. Active Health Plan Participants in the group subject to premium payments for themselves along with their dependents are not included in this waiver.

Further, there will be no refunds, and anyone who has already paid a premium for the applicable period will be issued a credit for a future premium payment period.



Motion Picture Industry Pension & Health Plans

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No-Cost COBRA for Benefit Period of September 1, 2020 through February 28, 2021:

Over the past few months, Participants who meet certain conditions have been provided with additional hours to allow them to meet the minimum hours necessary to qualify for eligibility as an Active Participant through MPIHP. These included providing Participants with eligibility for the following Benefit Periods: June 1, 2020 through November 30, 2020; July 1, 2020 through December 31, 2020; and August 1, 2020 through January 31, 2021.

The Board of Directors of MPIHP has enacted another measure that will provide Active Health Plan eligibility to certain Participants – no-cost COBRA coverage for certain Participants for the benefit period of September 1, 2020 through February 28, 2021 so long as certain conditions are met.

Specifically, for Active Participants in the MPIHP (excluding those currently on COBRA and those enrolled as Disabled) who are currently enrolled and whose Benefit Period ends on August 31, 2020, the MPIHP will grant up to six (6) months of special no-cost COBRA coverage for the Benefit Period commencing September 1, 2020, provided that such currently enrolled Participant has at least 100 worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined required to gain eligibility for the Benefit Period commencing September 1, 2020 to and including February 28, 2021. No-cost shall mean that the standard COBRA premiums will be waived during the applicable Benefit Period; however, payment of the premiums otherwise due under the MPIHP for Active Participants will be required.

All of the Participant's banked hours and worked hours for the Qualifying Period from December 22, 2019 to June 20, 2020 will be applied to the Benefit Period of September 1, 2020 to February 28, 2021 prior to the granting of the special no-cost COBRA coverage, and no hours will be retained in the Participant's Bank of Hours.

Participants will be required to complete a COBRA enrollment form with MPIHP by August 31, 2020 in order to qualify for the special one-time benefit.

Important Information Regarding Extensions of Deadlines Related to Claims, Appeals, COBRA, and Special Enrollment during the COVID-19 Outbreak Period:

Due to the various challenges that individuals are facing as a result of the COVID-19 pandemic, certain participant deadlines in health and pension plans such as the Motion Picture Industry Pension, Health and Individual Account Plans ("MPI") have been extended by order of the Department of Labor.

Specifically, the "outbreak period" will not be counted when MPI calculates your deadlines for certain actions. The "outbreak period" is defined as the period from March 1, 2020 until 60 days after the COVID-19 National Emergency ends (or such other date as the federal government requires, which may be earlier and may be specific to different states or geographic regions). The following deadlines are included in the extension:

(i) The period to request special enrollment in the MPI Health Plan after losing other health coverage or acquiring a new dependent due to birth, marriage, adoption or placement for adoption.

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(ii) The deadlines for filing a benefit claim or an appeal of a denied claim (or other adverse benefit determination).

(iii) The 60-day COBRA election period and the 60-day period for notifying the Fund Office of a COBRA qualifying event or disability determination.

(iv) The deadlines for paying initial and monthly COBRA premiums.

Note that the “outbreak period” will also be disregarded in determining the deadline for the MPI Health Plan to provide COBRA election notices to qualified beneficiaries.

Please refer to the Summary Plan Descriptions for details regarding the various MPI deadlines, and feel free to contact the MPI office at 855-275-4674 or by email at service@mpiphp.org if you have any questions regarding how these rules may apply to you.

Hours Credit Extends Eligibility for Health Care Coverage:

For Benefit Period of June 1, 2020 through November 30, 2020

The following change applies to active Participants enrolled in the Motion Picture Industry Health Plan (MPIHP) who are currently eligible or were previously eligible and were required to work 400 hours to regain eligibility for the benefit period of June 1, 2020 to November 30, 2020, but who lost employment during the COVID-19 global pandemic and therefore fell short of 400 hours.

For Participants with 375 or more worked and banked hours in the six-month qualifying period ending March 21, 2020, MPIHP will provide a credit of up to 25 hours to reach 400 hours and continue their eligibility in MPIHP for the benefit period of June 1, 2020 to November 30, 2020.

In addition, Participants (as described in the first paragraph above) who have at least 300 worked and banked hours, but less than 375, in the six-month qualifying period ending March 21, 2020, shall be given the opportunity to demonstrate that, but for the loss of one or more work commitments due to production shutdowns caused by the COVID-19 global pandemic, they would have worked sufficient hours to reach 400 hours and continue their eligibility in MPIHP for the benefit period of June 1, 2020 to November 30, 2020.

Such lost work commitments may be demonstrated by providing the Plan Office with verifiable proof: (1) that the Participant was offered and accepted work which would have occurred during the six-month qualifying period ending March 21, 2020; and (2) such work was lost due to the Industry work stoppage related to the COVID-19 global pandemic. Participants shall provide verifiable proof of the foregoing in the form of deal memos/start forms, personal services contracts, and/or written/email offers of employment and acceptance. If the foregoing documentation does not exist, an attestation by the authorized person making the offer of employment and the UPM or Line Producer on the production may be provided.

Documented proof must be received by the Plan Office by June 1, 2020 and shall be subject to approval by the Benefits/Appeals Committee. No documentation shall be accepted after June 1, 2020. Participants will be credited with those hours for which verifiable proof of loss of employment is approved by the Benefits/Appeals Committee.

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Participants wishing to apply for the credit of up to 100 hours must complete and return a COVID-19 Hours Verification form provided by the Plan Office that includes the following information:

1. Full name and MPI ID Number of the Participant.
2. The number of lost hours and the dates for which the Participant accepted employment.
3. The name and location of the production(s).
4. The name of the producer/employer and name and contact information of the authorized representative of the producer/employer who offered the employment.
5. The date the production shut down due to COVID-19.

In addition, Participants must provide documentation which validates the number of hours and dates of lost employment asserted in the claim. If such documentation does not exist, an attestation by the person making the offer of employment and the UPM or Line Producer on the production may be provided with the COVID-19 Hours Verification form.

For Benefit Period of July 1, 2020 through December 31, 2020

For those active Participants currently enrolled in MPIHP, excluding those on COBRA and those who maintain enrollment through MPIHP as a result of a disability, and whose benefit period ends on June 30, 2020, MPIHP will provide a credit of up to 300 hours toward the Participant's next eligibility period. In order to receive any credit, all of the Participant's banked hours and all of his or her worked hours for the qualifying period from October 27, 2019 to April 25, 2020 must be exhausted. Only the minimum number of hours needed for that Participant to continue his or her eligibility in MPIHP for the benefit period of July 1, 2020 to December 31, 2020 will be credited. No hours will be credited toward a Participant's bank of hours or any other qualifying period.

For Benefit Period of August 1, 2020 through January 31, 2021

For those active Participants currently enrolled in the MPIHP, excluding those on COBRA and those who maintain enrollment through MPIHP as a result of a disability, and whose benefit period ends on July 31, 2020, MPIHP will provide a credit of up to 300 hours toward the Participant's next eligibility period. In order to receive any credit, all of the Participant's banked hours and all of his or her worked hours for the qualifying period of November 24, 2019 to May 23, 2020 must be exhausted. Only the minimum number of hours needed for that Participant to continue his or her eligibility in MPIHP for the benefit period of August 1, 2020 to January 31, 2021 will be credited. No hours will be credited toward a Participant's bank of hours or any other qualifying period.

In order to confirm if this credit applies, Participants are encouraged to log-in to the MPI website and check their work history on the "Eligibility" page.

Additionally, Participants are reminded that general eligibility information, including eligibility and qualifying periods, may be found on the MPI website at www.mpiphp.org/home/eligibility.

Individual Account Plan Hardship Withdrawal is Permitted:

Participants who are vested in the Motion Picture Industry Individual Account ("IAP" or "Plan") as of the year ended December 2019 may apply for a one-time special early withdrawal of an elected amount of need of up to 20% of their 2018 IAP account balance not to exceed a

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maximum dollar limit of \$20,000. Participants must apply for this special withdrawal between May 1, 2020 and July 31, 2020 and payments must be completed no later than December 31, 2020 to be reported on a 2020 Form 1099-R issued by the Plan for tax purposes.

This is a one-time hardship withdrawal provision under IRS regulations, pursuant to the newly enacted legislation known as the CARES Act. Participants who are requesting the maximum available amount of \$20,000 will be allowed to “gross up” their withdrawal to account for federal and state tax withholdings (i.e., Participants are able to withdraw up to \$20,000, excluding federal and state tax withholdings).

The law permits Participants who take a hardship withdrawal to spread their taxes over three years from the withdrawal date. In addition, any amounts repaid to the IAP within three years will not be subject to taxes. For more information about the repayment option, please visit the “COVID-19” tab at www.mpiphp.org.

The application process for this withdrawal request is as follows:

- 1) The Participant must complete an IAP Hardship Withdrawal Request form (tentative availability date of May 1, 2020);
- 2) The Participant must sign an affidavit affirming his or her temporary job loss due to the COVID-19-related health emergency; and
- 3) Payments will be processed in accordance with instructions provided on the IAP Withdrawal Request form.

Please note, the application for the withdrawal will not be available for completion until May 1, 2020.

For more information about this benefit, please click [here](#).

Waiver of Health Premiums:

Effective immediately, Participants responsible for paying active health premiums are granted a one-time premium waiver for one eligibility quarter. This waiver will only be extended to Participants enrolled in the Active Health Plan of the Motion Picture Industry Health (MPIHP) on March 1, 2020; the waiver provided is based on the number of dependents enrolled in coverage on March 1, 2020, as well as the Participants’ rate group on March 1, 2020. For health premiums that have already been paid by Participants for an upcoming quarter of coverage, MPIHP will not extend a refund; rather, a credit for health premiums for a future quarter of coverage will be provided.

Telemedicine with No Co-Payments or Coinsurance for LiveHealth Online or Amwell:

Participants enrolled in Anthem Blue Cross may visit with a provider using LiveHealth Online (www.livehealthonline.com) and pay no co-payment or coinsurance through June 30, 2020, unless otherwise extended.

Participants enrolled in the Oxford Health Plans may use telemedicine through Amwell (<https://amwell.com/cm/>) and they will not be required to pay a co-payment or a coinsurance through June 18, 2020, unless otherwise extended.

No Out-of-Pocket Costs for COVID-19 Diagnostic Testing:

Participants will not incur any out-of-pocket costs (no co-payment and/or co-insurance) for a physician-ordered COVID-19 virus diagnostic test and the associated visit for this test.

In addition to the aforementioned, MPI provides you with the following information:

Update on the Financial Markets:

The Motion Picture Industry Pension Plan (MPIPP) investment professionals have been anticipating and preparing for a market downturn and have taken pre-emptive action to minimize the impacts of these market changes. MPIPP is a long-term investor with a well-diversified portfolio including a large portion of investments that do not have a strong correlation to the world financial markets. Our investment strategy is built to weather the inevitable financial storms that occur over the decades and take advantage of appropriate and prudent investment opportunities when they arise.

MPI's Studio City and New York Offices Are Closed:

MPI's Studio City and New York offices are closed through May 15, 2020 or until further notice. A secure drop box at MPI's Studio City office will be open Monday through Friday, from 8:00 am to 5:00 pm. While email is the preferred method to send documentation to MPI, the drop box is an alternative way to get documentation, including premium checks and COBRA payments, to MPI staff.

MPI's Phone Hours Have Changed:

MPI's phone hours are now 6:00 am to 6:00 pm, Pacific Daylight Time.

By Email is the Preferred Method of Communication with MPI:

Participants are encouraged to communicate with MPI by email. Participants are highly encouraged to email MPI at service@MPIPHP.org to communicate with MPI staff. A team of MPI staff members are dedicated to responding to emails received. As a reminder, please include your name, date of birth, MPI ID (or last four numbers of your Social Security Number) and mailing address (or phone number) when sending emails to MPI. This will help expedite the process of responding to emails.

Electronic Forms Are Available Online:

Participants are reminded that many of the forms they may be required to complete are available online under the "Forms" section of MPI's website (www.mpiphp.org). You may use these forms to change your address on file with MPI, add a dependent to your coverage, authorize someone other than yourself to speak to MPI about your health and/or retirement benefits, or change the person designated to receive your pension benefit.

Telemedicine Benefit Reminder:

Participants are reminded that if their provider allows for tele-visits, they may have a telemedicine visit through your primary care provider or specialist at the same benefit as an office visit (co-payment and co-insurance apply). Alternatively, several of the health plans offered through the Plans provide an online telemedicine portal.

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If you are not feeling well, telemedicine is a helpful option because it allows you to visit with a medical provider who can evaluate your symptoms and tell you if you should visit a local health provider in person for COVID-19 testing.

Participants enrolled in Anthem Blue Cross are reminded that if their provider allows for tele-visits, they may have a telemedicine visit through their primary care provider or specialist at the same benefit as an office visit (co-payment and co-insurance apply). **Participants may also visit with a provider using LiveHealth Online (www.livehealthonline.com) and pay no co-payment or coinsurance.**

Participants enrolled in Anthem Medicare Preferred Plan (Medicare Advantage) may use telemedicine for medically necessary visits with their primary care provider or specialist for a \$0 co-payment so long as the provider accepts Medicare. LiveHealth Online (www.livehealthonline.com) is also available 24/7 at no co-payment.

Participants enrolled in Kaiser Permanente or the Kaiser Permanente Senior Advantage Plan should call (833) 574-2273 to schedule a telemedicine visit. Or, Participants can make an appointment online at kp.org/getcare or with the Kaiser Permanente app. There will not be a required copayment to use this benefit.

Participants enrolled in Health Net or the Health Net Seniority Plus Plan may call (800) 835-2362 to use their telemedicine benefit or visit www.Teladoc.com. Participants will not be required to pay a co-payment through July 25, 2020.

Participants enrolled in the Oxford Health Plans and the Oxford Medicare Advantage Plan may seek a tele-visit through their primary care provider or specialist at the same benefit as an office visit (co-payment and co-insurance apply). **Alternatively, Participants may use telemedicine through Amwell (<https://amwell.com/cm/>) and Participants will not be required to pay a co-payment or coinsurance. This telemedicine benefit is in effect through June 18, 2020.**

Optum is Encouraging Behavioral Health Virtual Visits:

Optum Behavioral Health Solutions (“Optum”) is encouraging providers and Participants to use secure video-enabled virtual visits, and is supplying the platform that providers need to have secure video visits with individuals who cannot travel to an office. For Participants or providers who do not have access to secure video technology, Optum is allowing telephonic sessions if a member is confined to their home due to COVID-19 illness or quarantine.

Optum is Offering Free Emotional Support Help, Tools & Resources:

Optum is offering a free emotional support help line for all people impacted by COVID-19. This help line will provide those affected access to specially trained mental health specialists. The company’s public toll-free help line number, (866) 342-6892, will be open 24 hours a day, seven days a week for as long as necessary. This service is free of charge and open to anyone.

Additionally, there are several coping and disaster tools and resources available to you on www.liveandworkwell.com. Log on to this site using “MPI” as your “Guest Access Code” and then select “Motion Picture Industry Pension & Health Plans” from the drop down menu. Type the keyword “disaster” or look for the COVID-19 spotlight to participate in a webinar.

MPI Staff Are Shifting to a Work-from-Home Schedule:

In an effort to protect the staff who work at MPI, MPI is shifting to a work-from-home schedule to increase social distancing opportunities. As of today, more than 90% of MPI staff are working remotely; this percentage is anticipated to increase. Please note, a work-from-home schedule is not anticipated to affect MPI's staff ability to continue its day-to-day work, including answering your questions and processing your worked hours.

While the circumstances surrounding COVID-19 remain uncertain, you can be confident that MPI is here to provide the highest level of service possible at this time.

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