



SPRING | 2020

MPI

## COVID-19 UPDATE

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

As the COVID-19 (Coronavirus) pandemic continues to evolve, below are steps the Motion Picture Industry Pension & Health Plans ("Plans" or "MPI") are taking in response to it.

Thus far, MPI has made the following changes to the benefits provided to you:

#### **Individual Account Plan Hardship Withdrawal is Permitted:**

Participants who are vested in the Motion Picture Industry Individual Account ("IAP") 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 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 for tax purposes.

This exception is not an amendment to the IAP's Trust Agreement and this one-time withdrawal will be subject to the hardship withdrawal provisions within IRS regulations. 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 \$20,000 not inclusive of federal and state tax withholdings).

If permitted by law, such a withdrawal will not be taxable if it is repaid to the IAP within three years' time.

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



Motion Picture Industry Pension & Health Plans

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- 3) Payments will be processed in accordance with instructions provided on the IAP Withdrawal Request form.

### **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](http://www.livehealthonline.com)) and pay no co-payment or coinsurance.

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.

### **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 the COVID-19 virus diagnostic test and the associated visit for this test.

### **Early Prescription Refills Are Available:**

Beginning March 16, 2020, for a period of 30 days, Participants may refill their prescription medications early, for up to a 90-day supply, from Express Scripts mail order or a Walgreens Smart90 pharmacy (including, Duane Reade and Happy Harry's). The pharmacy staff may need to contact the Express Scripts pharmacy help desk at (800) 922-1557 for override information.

Participants enrolled in the Express Scripts (ESI) Medicare Part D Prescription Drug Plan should contact the ESI Part D Customer Service Team at (800) 797-4887 for all prescription refill requests.

Participants enrolled in Kaiser Senior Advantage should contact the Kaiser Senior Advantage Pharmacy Customer Service Team at (888) 218-6245 (if in Northern California) and (800) 464-4000 (if in Southern California) for all prescription refill requests.

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 April 17, 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](mailto: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](http://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.

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](http://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](http://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](https://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](https://www.Teladoc.com). Participants will not be required to pay a co-payment.

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 April 30, 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](https://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 Prioritizing Audit of Hours Issues that Grant Eligibility for Benefits:**

MPI staff has been directed to prioritize any audit of hours issues that have the potential to grant health eligibility. If you have an audit of hours issue that requires immediate attention, please contact MPI’s audit and collections department at [service@mpiphp.org](mailto:service@mpiphp.org).

### **MPI Staff are Not Pursuing Audit of Hours Issues that Can Negatively Affect Eligibility for Benefits:**

At this time, MPI staff are not pursuing any audit of hours issues that can negatively affect a Participant’s eligibility. Please note this policy does not prohibit audits in the future and the recoupment of any overpayment of benefits.

### **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, 80% 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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