

FOR YOUR BENEFIT...

The Newsletter for Motion Picture Industry Pension and Health Plans® Participants

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Fall 2006

THE POWER OF COMPOUNDING AND THE IMPORTANCE OF SAVING EARLY

By **John G. Ebey**

Senior Vice President,
Financial Consultant Merrill Lynch

Retirement is expensive. The experts at the Social Security Administration's Employee Benefit Group estimate that a retiree needs about 70 percent of pre-retirement income to maintain his or her standard of living when retired.

In addition to having the exceptional MPI Pension and Individual Account Plans as retirement vehicles, it is wise for Participants to save and invest as early in their working lives as possible. Compound interest is a powerful investment tool, and its power is that much greater if given a long time to work its magic.

Take these two scenarios as case in point for two investors of the same age who begin their retirement savings at different times in their lives:

Age	Investor A - John		Investor B - Victor	
	Contribution	Year-End Value	Contribution	Year-End Value
18	0	0	0	0
19	2,000	2,200	0	0
20	2,000	4,620	0	0
21	2,000	7,282	0	0
22	2,000	10,210	0	0
23	2,000	13,431	0	0
24	2,000	16,974	0	0
25	2,000	20,872	0	0
26	0	22,959	2,000	2,200
27	0	25,255	2,000	4,620
28	0	27,780	2,000	7,282
⋮	⋮	⋮	⋮	⋮
63	0	780,695	2,000	800,896
64	0	858,765	2,000	883,185
65	0	944,641	2,000	973,704
Less Total Invested		(14,000)	(80,000)	
Equals Net Earnings		930,641	893,704	
Money Grew:		66-fold	11-fold	

John, Investor A: - As a 19-year-old, John opens an Individual Retirement Account (IRA). Assets in IRAs compound tax-free. For seven consecutive years, John puts \$2,000 in his IRA and has an average return each year of 10 percent until he turns 65. After seven years, John makes no more contributions to his IRA.

Victor, Investor B: - Another investor, Victor, opens an IRA when he turns 26, the same age John finished with his contributions. Victor then continues faithfully to contribute \$2,000 every year until he turns 65. Victor, like John, is fortunate enough to earn 10 percent on average each year.

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ON THE MOVE IN NEW YORK

MPIPHP's New York office has moved to accommodate the needs of a rapidly growing East Coast Participant base. While the address has changed, the phone numbers remain the same. Be sure to take note.

Motion Picture Industry Pension and Health Plans

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Dates to Remember

The Plan Offices will be closed in observance of the following holidays:

Thanksgiving

November 23, 2006

Christmas

December 25, 2006

New Year's Day

January 1, 2007

Participants

Please Take Note:

As a result of unique agreements associated with mergers of various Locals throughout the years, not all the benefits reflected in this newsletter apply to all Participants. Please refer to your *Summary Plan Description* for more information, or call the West Coast Plan Office at 818 or 310.769.0007, Ext. 244. From outside Southern California: 888.369.2007, Ext. 244.

MPTF HEALTH CENTERS RAMP-UP FOR MPIHP PARTICIPANTS

Motion Picture & Television Fund (MPTF) has made several enhancements to their health centers over the past several months that are making it even easier for MPI Health Plan (MPIHP) Participants to access their quality health care services. Changes are in response to an anticipated patient increase resulting from this year's MPIHP benefit changes that encourage use of the centers.



Friendly faces are ready to greet Participants at all the MPTF health centers, including Toluca Lake staff (left to right) Rosalind Ong, Nurse Practitioner; Rudy Dubon, Medical Assistant and Anna Wilson, Nurse Practitioner.

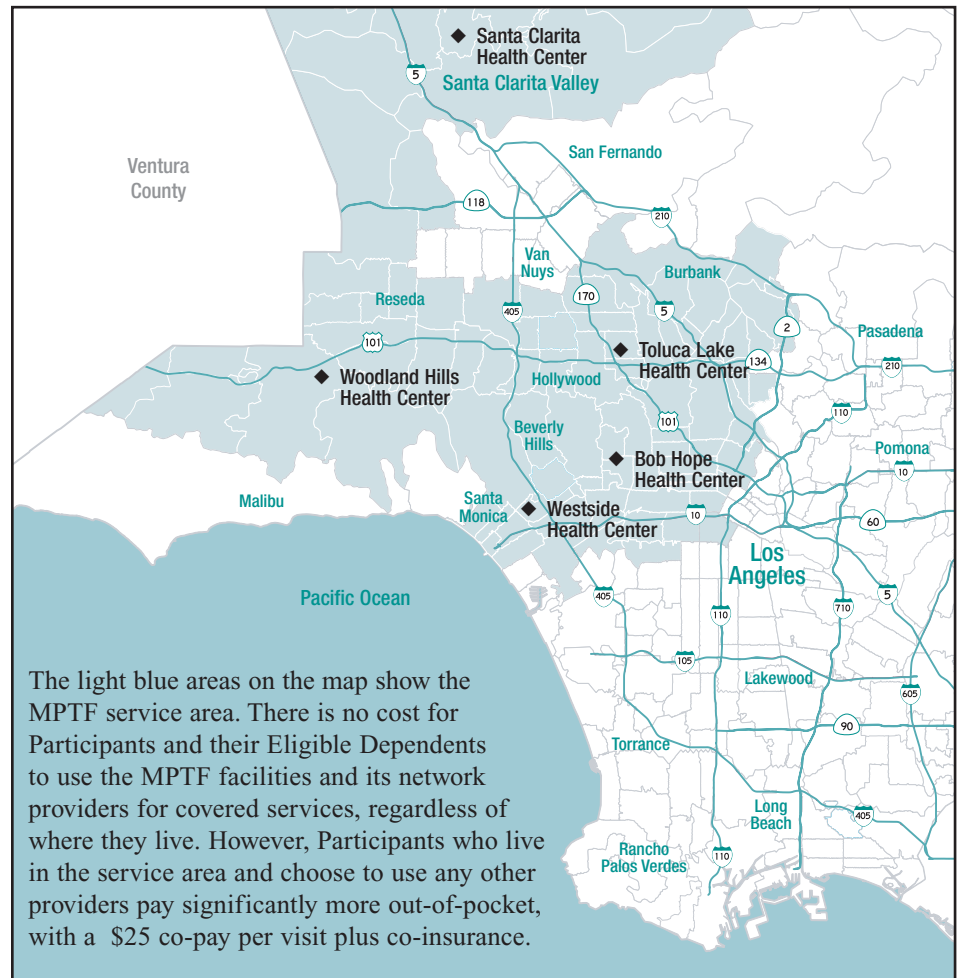
The Industry Health Network, which is MPTF's own network, provides members of the entertainment community and their families with a variety of non-emergency outpatient services through its five health centers located throughout the Los Angeles area. There is no out-of-pocket cost for MPIHP Participants to use these facilities.

Recent changes at the MPTF health centers include:

- Additional primary care physicians hired
- Expanded parking at several of the centers for easier and faster access
- Call center hours increased, with additional staff hired to reduce hold time
- Logistical and design changes at each health center to improve patient flow and minimize waiting time
- Ongoing communication with specialists to ensure consistency and availability of service

"We're looking forward to welcoming MPIHP Participants as new patients at our health centers," said David Tillman, M.D., president and CEO of MPTF. "Our focus has been to make sure we successfully accommodate an increase in patients, and to do so while maintaining our high

MPTF SERVICE AREA



The light blue areas on the map show the MPTF service area. There is no cost for Participants and their Eligible Dependents to use the MPTF facilities and its network providers for covered services, regardless of where they live. However, Participants who live in the service area and choose to use any other providers pay significantly more out-of-pocket, with a \$25 co-pay per visit plus co-insurance.

For a list of the 94 ZIP codes in the MPTF Service Area, call MPIHP at 818 or 310.769.0007, Ext. 251. Outside Southern California, call 888.369.2007, Ext. 251.

standards of service. MPTF has consistently ranked as one of the best healthcare providers in the state of California, and we will continue to keep these standards."

More information about the MPTF health centers, including locations and services offered, is available at www.mptvfund.org or by calling 800.876.8320.

PATIENTS CONTINUE TO GIVE MPTF TOP MARKS

Every year the California Cooperative Healthcare Reporting Initiative surveys thousands of Californians to assess the quality of care they receive from their healthcare providers. Once again, MPTF received top marks and was ranked as one of the best healthcare providers in the state of California.

Notable in this year's results was MPTF's extremely high ranking in the areas of patient-doctor communication. MPTF was ranked either first or second out of more than 150 medical groups in the areas of "doctor listens carefully," "doctor's instructions understandable," "doctor shows respect for what you had to say" and "overall doctor-patient communication."

Additionally, MPTF ranked number one when patients were asked to provide an overall rating for their personal doctor as well as whether or not they would recommend their doctor to friends and family.

KNOW YOUR PROVIDER IS IN THE NETWORK

The MPI Health Plan keeps quality high and costs low by contracting with various networks of health care providers. By staying within that network, Participants save significantly on out-of-pocket costs, and MPIHP keeps health care costs under control for everyone.

“Are you part of the network?” That’s the question every Participant should ask each health care professional before committing to any type of diagnosis or treatment – even if you were referred by another provider. Regardless of who sent you, it is the Participant’s responsibility to ensure he or she is seeing a network provider.

Whether you are receiving services through Blue Shield, PacifiCare Behavioral Health, the ASH Network or Motion Picture & Television Fund’s The Industry Health Network, you will save by using a provider contracted with their networks. In some cases, there is *no* coverage if a network provider is not used. For example, benefits for neuropsychological testing must go through PacifiCare.

Did You Know...

Diagnostic studies and laboratory tests ordered by a chiropractor are not covered?

While MPI Health Plan covers MRI/CT scans, other diagnostic studies and laboratory tests ordered by your medical doctor, those tests are *not* covered when ordered by a chiropractor, even if they are administered by a medical doctor.

The Power of Compounding

The results speak for themselves as evidenced in the chart on page 1. John, who made his contributions earlier and who made only seven contributions, ends up earning more money at retirement than Victor. Remember, Victor made 40 contributions, but he made them at a later time than John.

The difference in the two is that John had seven more early years of compounding than did Victor. Those seven early-year contributions were worth more than *all* of Victor’s 33 additional contributions.

Identifying a provider can be as simple as asking him or her directly. However, going online at the appropriate website is an easy and fast way to get accurate information. For example, those Participants in the MPIHP Blue Shield plan can visit www.blueshieldca.com:

- Click “Find a Provider” at the top of the page.
- Go to “Guest” and click “Continue.”
- Under “Search a Different Plan,” select “Medical Plans for Individuals and Groups.”
- Scroll down the page and select “Blue Shield PPO.”
- Participants in California can find providers there in categories including physicians and medical groups, hospitals and other care centers, complementary and alternative care, and practitioners.
- Participants outside of California select “Find Providers Outside of California” under “Helpful Resources” on the right side of the page. Click on “Guest” and select PPO under “Choose a Product Type” and continue to find providers through the BlueCard program.

continued from page 1

When he retired at 65, John’s net earnings (ending value less the amount invested) were \$930,641. When Victor retired at the same age, his net earnings were \$893,704.

Few of us had the perseverance and foresight to begin saving for retirement when we were 19 years old. The lesson, however, is to make the sacrifice to start saving as early as possible and to make the power of compounding work for you over the years.

medco

It’s Simple to Save with Medco Home Delivery

For those Participants taking medication long-term, Medco’s Home Delivery option is the best way to save time and money. The difference in co-payments can be significant, so it’s worth a few minutes filling out the form to get you started on saving. And it’s easy to do.

Start by downloading Medco’s two short forms, “Medco by Mail Order” and “Health, Allergy & Medication Questionnaire.”

The forms can be found on the Medco website, www.medco.com, or on the MPI Health Plan site at www.mpiphp.org. If you don’t have Adobe® Reader® on your computer, you can easily download a free copy in order to complete the process. Or, to have the forms mailed to you, call MPI Health Plan at 818 or 310.769.0007, Ext. 251. Outside Southern California, call toll free, 888.369.2007, Ext. 251.

- Follow the instructions on the forms and mail your original prescription(s), written for up to a 90 day supply with up to three refills, along with your completed forms to: Medco, P.O. Box 30493, Tampa, FL 33630-3493.
- You must make arrangements for billing your credit card, or submit a check with identification.
- It is recommended you have a 14-day supply on hand when ordering, to keep you supplied until your medications are delivered in an unmarked, tamper-proof envelope, usually within 7 to 11 days. Standard shipping is always free.
- As a registered member, you can order refills and renewals online or by phone at 800.4REFILL (800.473.3455).
- Prescriptions are valid for 12 months from the date written. You can request that Medco contact your doctor for a renewal, and you can check the progress of your order – any time day or night.
- Via email, you’ll receive timely reminders to refill your prescriptions before you run out.

MPIHP PRESCRIPTION DRUG PLAN STILL TOPS MEDICARE PART D

MPI Health Plan's prescription drug benefit is still more cost effective than Medicare Part D for the vast majority of Medicare-eligible Participants, despite the modest increases to co-payments that were part of the MPIHP benefit changes in August.

The charts below clearly show the differences in out-of-pocket costs associated with MPI Active and Retiree Health Plans when compared to the average Medicare Part D costs, and the numbers are significant.

With no annual premium or deductible, no non-covered costs based on dollars expended, a comprehensive formulary

and very reasonable co-payments, the Plans provide excellent coverage at a low cost to Participants. Even greater savings are possible for Participants who take advantage of the Medco Home Delivery program, which offers up to a 90-day supply for maintenance medications at reduced co-payments.

Medicare Part D was not designed to replace existing high-benefit, low-cost plans like your MPI Health Plan prescription drug coverage. This program was established to benefit those Medicare-eligible individuals who are low income, not otherwise insured for prescription drug costs or have large out-of-pocket expenses associated with their medications.

Participants who should carefully review their Medicare Part D options are those with an annual household income of less than \$14,700 for individuals or less than \$19,800 for couples. They may qualify for government assistance to help pay for some or most of the costs not covered by the Medicare Prescription Drug benefit. Medicare beneficiaries eligible for the extra help have a special enrollment period that allows them to enroll in a Medicare plan between May 15 and December 31. More information is available at 800.772.1213 or online by visiting www.ssa.gov/prescriptionhelp/.

OUT-OF-POCKET PRESCRIPTION DRUG BENEFIT COSTS

MPIHP RETIREE HEALTH PLAN PARTICIPANT*		YOU PAY
No Annual Premium	=	0
No Annual Deductible	=	0
TOTAL	=	0
All Costs to \$2,250		
You Pay Only	Approximately	
\$5, \$15 or \$25 per Prescription	=	\$360
TOTAL	=	\$360
All Costs to \$5,100		
You Still Pay Only	Approximately	
\$5, \$15 or \$25 per Prescription	=	\$456
TOTAL (\$360 + \$456)	=	\$816
All Costs Over \$5,100		
You Still Pay Only		
\$5, \$15 or \$25 per Prescription!		

MPIHP ACTIVE HEALTH PLAN PARTICIPANT*		YOU PAY
No Annual Premium	=	0
No Annual Deductible	=	0
TOTAL	=	0
All Costs to \$2,250		
You Pay Only	Approximately	
\$10 to \$30 per Prescription	=	\$450
TOTAL	=	\$450
All Costs to \$5,100		
You Still Pay Only	Approximately	
\$10 to \$30 per Prescription	=	\$570
TOTAL (\$450 + \$570)	=	\$1,020
All Costs Over \$5,100		
\$10 to \$30 per Prescription!		

MEDICARE PART D PARTICIPANT**		YOU PAY
Annual Estimated Premium	=	\$420
Annual Deductible	=	\$250
TOTAL	=	\$670
All Costs from \$250 to \$2,250		
You Pay 25%	=	\$500
TOTAL (\$670 + \$500)	=	\$1,170
All Costs from \$2,250 to \$5,100		
You Pay 100%	=	\$2,850
TOTAL (\$1,170 + \$2,850)	=	\$4,020
All Costs Over \$5,100		
You Pay 5%		

* Your benefits/co-pay amounts may be different from those listed in this chart because of unique agreements associated with health plan mergers into the MPI Health Plan. Please consult the appendix included in your MPIHP *Summary Plan Description* for a complete list of your benefits through the MPIHP.

** If your annual household income is \$14,700 or less for individuals, or \$19,800 or less for couples, you may qualify for government assistance to help pay for some or most of the costs not covered by the Medicare benefit. Further information is available at www.socialsecurity.gov, or call the Social Security Administration at 800.772.1213.

SUMMARY ANNUAL REPORTS 2005

FOR THE MOTION PICTURE INDUSTRY PENSION, INDIVIDUAL ACCOUNT AND HEALTH PLANS

This is a summary of the annual reports for the Motion Picture Industry Pension Plan, E.I.N. 95-1810805, (Plan No. 001), for the Motion Picture Industry Individual Account Plan, E.I.N. 95-0030749, Plan No. 002, and the Motion Picture Industry Health Plan, E.I.N. 95-6042583, Plan No. 501, for the year ended December 31, 2005.

These annual reports have been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Pension Plan Financial Statement

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were \$158,929,605. These expenses included \$14,722,941 in administrative expenses and \$144,206,664 in benefits paid to or for participants and beneficiaries. A total of 64,830 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$2,237,435,313 as of December 31, 2005, compared to \$2,105,918,510 as of January 1, 2005. During the plan year the plan experienced an increase in its net assets of \$131,516,803. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had total income of \$290,446,408, including employer contributions of \$97,435,895, realized losses of \$1,529,641 from the sale of assets, earnings from investments of \$185,536,152, net transfers from other plans of \$7,509,193, and other income of \$1,494,809.

Basic Individual Account Plan Financial Statement

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were \$58,299,458. These expenses included \$9,269,223 in administrative expenses and \$49,030,235 in benefits paid to or for participants and beneficiaries. A total of 62,286 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$1,657,274,726 as of December 31, 2005, compared to \$1,471,386,650 as of January 1, 2005. During the plan year the plan experienced an increase in its net assets of \$185,888,076. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. The plan had total income of \$242,473,375 including employer contributions of \$124,137,524, realized losses of \$9,996,320 from the sale of assets, earnings from investments of \$133,526,416, net transfers from other plans of \$1,714,159, and other income of \$(5,194,245).

Minimum Pension and Individual Account Plans Funding Standards

Enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

Health Plan Insurance Information

The plan has contracts with The Union Labor Life Insurance Company, Private Medical Care, Inc., Kaiser Foundation Health Plan of California, CIGNA Life Insurance Co. of New York, PacifiCare Life & Health Insurance Company, Oxford Health Insurance, Inc., PacifiCare Behavioral Health of California and Health Net to provide certain medical, dental, and life insurance benefits incurred under the terms of the plan. The total premiums paid for the plan year ended December 31, 2005 was \$41,749,961.

Because they are so-called "experience-rated" contracts, the premium costs are affected by, among other things,



the number and size of claims. Of the total insurance premiums paid for the plan year ended December 31, 2005, the premiums paid under such "experience-rated" contracts were \$2,179,131 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$1,537,155.

Basic Health Plan Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$236,102,473 as of December 31, 2005, compared to \$190,579,922 as of January 1, 2005.

During the plan year, the plan experienced an increase in its net assets of \$45,522,551. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year, or the cost of assets acquired during the year. During the plan year, the plan had total income of \$502,471,152 including employer contributions of \$470,693,093, participant contributions of \$6,169,887, realized gains of \$2,126,037 from the sale of assets, earnings from investments of \$21,144,069, net transfers from other plans of \$1,056,316, and other income of \$1,281,750.

Plan expenses were \$456,948,602. These expenses included \$23,847,109 in administrative expenses and \$433,101,493 in benefits paid to or for participants and beneficiaries.

Your Rights to Additional Information

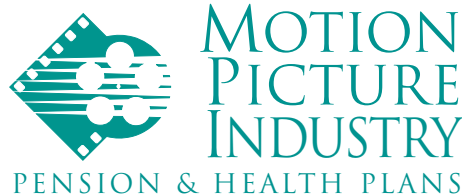
You have the right to receive a copy of the full annual reports, or any part thereof, on request. The items listed below are included in the reports:

1. An independent auditors' report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Loans or other obligations in default or classified as uncollectible (Pension and IAP only);
5. Transactions in excess of 5% of the Plan assets;
6. Insurance information, including sales commissions paid by insurance carriers;
7. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the Plan participates (Pension and IAP only); and
8. Actuarial information regarding the funding of the Plan (Pension only).

To obtain a copy of the full annual report(s), or any part thereof, write or call the office of Tom Zimmerman, who is the Plan's executive administrative director, 11365 Ventura Boulevard, Studio City, CA 91604-3148, 818.769.0007. The charge to cover copying costs will be \$15.00 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the Plan administrator, on request and at no charge, a statement of the assets and liabilities of the Plans and accompanying notes, or a statement of income and expenses of the Plans and accompanying notes, or both. If you request a copy of the full annual report(s) from the Plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report(s) because these portions are furnished without charge.

You also have the legally protected right to examine the annual reports at the main office of the Plan (11365 Ventura Boulevard, Studio City, CA 91604-3148) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



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Website: www.mpiphp.org





PREVENTION IS AVAILABLE, CURE IS NOT.

GET YOUR FLU SHOT!



Every year about this time, the topic of influenza is in the news and on everyone's mind. How bad is this year's strain? Will there be enough vaccine? Am I at risk? Should I get vaccinated?

By Chalmers Armstrong, M.D.
MPIPHP Medical Director

The flu. It comes on abruptly, is usually accompanied by a fever and body aches, and is similar to a cold, but generally much worse. It's not just uncomfortable, it's risky. Over 200,000 people in the United States are hospitalized with the flu every year, and about 36,000 die as a result.

So, why suffer when prevention is just a shot or nasal spray away?

You Should Be Vaccinated

Although it is recommended that nearly everyone be vaccinated, there are higher risk groups that should pay close attention. All adults over age 50 and children age six months to five years should be vaccinated, as well as those with chronic medical conditions, health care staff and anyone who cares for an at-risk person, and long-term care facility residents.

Two Options for Prevention

There are two types of influenza vaccinations, both of which are about 80 percent effective in preventing the flu.

- **The Flu Shot:** This inactivated flu virus can be given to almost anyone except children younger than six months, those allergic to eggs or thimerosal, those with a history of Guillain-Barre Syndrome, and individuals with a fever at the time. You cannot get the flu from the shot, but a few people do experience some side effects.
- **Nasal Spray:** "Flu Mist" is a live, weakened virus that can only be used by healthy individuals between the ages of 5 and 49. There is a long list of people who should not use the nasal spray, so consult your physician first. Caution is suggested for health care workers as well.

An Ounce of Precaution

All the usual precautions for staying healthy apply to the flu. Since it is a virus spread by microscopic droplets from an infected person's respiratory system, it's prudent to stay out of crowds and away from infected individuals. And don't forget to be extremely diligent about washing hands and shared surfaces, and touching your eyes, nose or mouth as this is often where the virus enters the body.

Despite All That...

If the flu does invade your body, stay at home, drink lots of fluids, rest and you'll likely recover in seven to 10 days. Common antibiotics don't work in treating the flu because it is caused by a virus. There are some medications your doctor can prescribe that may be effective in shortening the time you are ill, but call at the first signs because they must be given in the first two to three days.

Did You Know...

Using generic drugs can save you more than you think?

Under the new benefit rules for prescription drug coverage, Participants have a financial incentive to use generic drugs when they are available. If a generic *is* available and you choose to use a brand name instead, you must pay the difference in cost between the generic and the brand-name drug, plus your co-payment

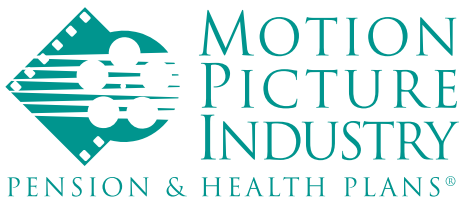
Dependents age 13 and over must get their annual physical exams through the Wellness Program if they live in LA County?

Routine physical exams provided by a pediatrician for children 13 years of age and older are not covered for those who live

within L.A. County unless obtained through the Wellness program at any of the five MPTF Health Centers. Call 800.876.8320 for a referral to a Pediatric provider.

It's your responsibility to notify the Plans of any address change?

If you've moved, it is critical that you notify the Plans of any change of address to assure that all claims will be processed appropriately and the Plans can get important information to you in a timely manner. Simply go to www.mpiphp.org to print out the change of address form, fill it out and mail it to the MPIPHP Plan Office. Or call us at 818 or 310.769.0007, Ext. 251 and ask us to mail you the form. Outside Southern California, call toll free at 888.369.2007, Ext. 251.



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www.mpiphp.org

WE THOUGHT YOU'D LIKE TO KNOW...

This newsletter contains important information about your rights under the Motion Picture Industry Pension and Health Plans and under ERISA. Please keep it with your *Summary Plan Description* for future reference.

West Coast Plan Office (Main Office)

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Website: www.mpiphp.org

For Your Benefit is published 4 times a year for Motion Picture Industry Pension and Health Plans Participants.

Please send your comments and suggestions to:
MPIP&HP
Attn: *For Your Benefit*
P.O. Box 1999
Studio City, CA 91614-0999

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Qualifying Periods for Monthly Eligibility

Eligibility for six-month benefit periods is determined on a monthly basis according to the schedule below. Continuing eligible Participants who work at least 300 Qualified Hours in a Qualifying Period will receive benefits in the next Eligibility Period. (Example: 300 hours in the Qualifying Period 4/23/06 - 10/21/06 confirms benefits coverage in Eligibility Period 1/1/07 - 6/30/07.) Additional qualification requirements apply for new Participants to qualify for Initial Eligibility. See your Summary Plan Description for details.

Qualifying Periods	Eligibility Periods
4/23/06 – 10/21/06	1/1/07 – 6/30/07
5/21/06 – 11/25/06	2/1/07 – 7/31/07
6/25/06 – 12/23/06	3/1/07 – 8/31/07
7/23/06 – 1/20/07	4/1/07 – 9/30/07
8/27/06 – 2/17/07	5/1/07 – 10/31/07
9/24/06 – 3/24/07	6/1/07 – 11/30/07
10/22/06 – 4/21/07	7/1/07 – 12/31/07
11/26/06 – 5/26/07	8/1/07 – 1/31/08
12/24/06 – 6/23/07	9/1/07 – 2/29/08
1/21/07 – 7/21/07	10/1/07 – 3/31/08
2/18/07 – 8/25/07	11/1/07 – 4/30/08
3/25/07 – 9/22/07	12/1/07 – 5/31/08