

# FOR YOUR BENEFIT...

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

Volume 17, No. 3

Summer 2007

## MPI HEALTH PLAN CHANGES CALIFORNIA CHIROPRACTIC NETWORK

*Effective September 1, 2007, Retired and Active Participants who use chiropractic services in California will have access to the extensive American Specialty Health (ASH) Network.*

**C**hiropractic Services through the award-winning ASH Network of quality complementary health care providers will be available to MPIHP Participants accessing services in California, effective September 1. Participants enrolled in Health Net and Kaiser are already using ASH chiropractors for their benefits. The chiropractic benefit for Participants enrolled in Health Net, Kaiser and Oxford will not change.

### Maintaining Your Current Chiropractor Relationship

The change from the Blue Shield Chiropractic network will have minimal impact on Participants, as there is considerable crossover of chiropractors between the two networks. Be sure to check with your chiropractor to see if he or she is an ASH contracting provider. If not, encourage him or her to become one.

### No Change in Chiropractic Benefits

Only the contracted network has changed. The Chiropractic benefits remain the same, and you may go to the chiropractor of your choice. However, **there may be greater expense to the Participant who uses non-network providers.** It is important to note that the MPI Health Plan will only pay for chiropractic treatment provided by a licensed chiropractor.



Chiropractic care through ASH Network providers is paid at 100 percent for covered services. Defined maximums (set forth in the box below) for non-ASH chiropractors may result in out-of-pocket costs to Participants.

For questions regarding your chiropractic benefit, please contact a representative at one of the MPI Health Plan offices.

West Coast Office: 818 or 310.769.0007, ext. 106

New York Office: 212.634.5252

*(continued on page 2)*

### Inside This Issue

SPDs Mailed	2
Physician Visit Checklist	3
Health Plan Anesthesia Coverage	4
Working After Retirement	4
Breast Cancer Reconstructive Surgery	5
Smoking Cessation	6
Medicare Coordination	6
ID Card Forms Online	6
Healthy Choices: Antioxidants	7
Qualifying Periods	8

### Dates to Remember

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

#### Labor Day

**September 3, 2007**

#### Thanksgiving

**November 22 & 23, 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. 106. From outside Southern California: 888.369.2007, Ext. 106.

## YOUR CHIROPRACTIC BENEFIT

### American Specialty Health (ASH) Network Chiropractor

Benefits payable at the rate of 100% for covered services\*

\* A maximum of 20 chiropractic treatments are covered per calendar year, regardless of condition or conditions.

\*\* Follow-up office visit charges are not covered.

### Non-ASH Contracted Chiropractor

Maximum payable:

- \$54 for the initial office visit\*\*
- \$34 per follow-up treatment\*
- \$159 per year for x-rays

## Did You Know...

*...You can have your pension payments deposited directly to your bank account?*

Electronic fund transfer is a safe and reliable method of receiving your monthly pension checks. No need to wait for the mail to arrive, go to the bank and then wait for the check to clear. It's all automatic and the money is available to you the day it is deposited.

Simply call the Plan Office for a Direct Deposit Authorization Form. Submit your completed form to us, including your bank routing and account numbers for either your checking or savings account. If you are depositing into your checking account, you will also need to submit a voided check. It will take approximately a month to process your request and then your automatic deposits will begin. At this time, electronic fund transfer is not available for Individual Account Plan payments.

*...Not all alternative care is covered?*

The MPI Health Plan reimburses only covered benefits administered by licensed health care providers. These providers include Medical Doctors (MDs) and Doctors of Osteopathy (DOs), nurses, chiropractors, physical therapists, dentists, nutritionists, and other health care professionals recognized by Blue Shield, Delta Dental, Vision Service Plan (VSP), PacifiCare Behavioral Health and Medco.

Benefits do not cover most alternative therapy providers such as massage therapists, herbalists, naturalists, hair dressers and others.

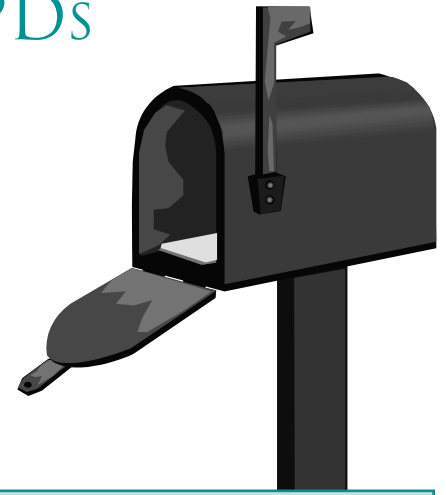
To confirm coverage for any provider, please contact the MPI Health Plan office at 818 or 310.769.0007, ext. 106. Outside Southern California, call toll-free at 888.369.2007, ext. 106.

# 2007 MPIHP SPDs ARE IN YOUR MAILBOX

MPI Health Plan's 2007 editions of the *Active and Retiree Health Summary Plan Descriptions* should have arrived in your mailbox in July or August.

These new guides to the comprehensive Plan of Benefits available to you and your eligible dependents include benefit enhancements and other content update. Be sure to save them so you have easy access for future reference. They will serve as your main resource for answers to questions regarding your comprehensive medical, hospital, wellness program, prescription drug, vision, dental and life insurance benefits.

As always, we welcome your comments and suggestions regarding the SPDs. E-mail us at [communications@mpihp.org](mailto:communications@mpihp.org) or call us at 818 or 310.769.0007, ext. 316. Participants outside Southern California, call toll free at 888.369.2007, ext. 316.



## Call Us for a Copy

If you haven't received your 2007 MPIHP *Summary Plan Description*, please call us.

**Participants in Southern California:**  
818 or 310.769.0007, extension 251

**All other Participants:**  
888.369.2007, extension 251

**Don't Wait for the Mail,  
Download an Electronic Copy:**  
[www.mpihp.org](http://www.mpihp.org)

## American Specialty Health (ASH) Chiropractic Network

### Services Not Covered

There is no change in the services which are not covered. Services not covered include the following:

- Measures which constitute the practice of medicine by a chiropractor
- Studio calls
- On-site calls
- Home visits
- Exercise at a gym or similar facility
- MRI/CT scans, diagnostic studies and laboratory tests when ordered by a chiropractor, even if such scans or tests are administered by a medical doctor
- Orthotics when prescribed by a chiropractor

### Retired Participants

Chiropractic bills for Retirees enrolled in Medicare will be submitted to Medicare first for processing, as Medicare is always considered the primary coverage.

## LOCATING ASH CHIROPRACTORS

To locate an ASH contracting chiropractor or to confirm your chiropractor's network participation:

- Contact the chiropractor directly and ask about his/her ASH Network affiliation.
- Access the ASH website at [www.ashcompanies.com](http://www.ashcompanies.com)
- Call the MPI Health Plan Participant Services Department at 818 or 310.769.0007, ext. 106. Outside of Southern California, call toll-free at 888.369.2007, ext. 106.

*The Plan does not make any recommendations regarding the use of chiropractors affiliated with ASH Networks, Inc., but merely provides this information for use at your own discretion.*

# ASK THE DOCTOR:



## Get the Most Out of Your Health Care Visit

Have you ever returned home from an appointment with your doctor and realized you didn't ask the right questions or that you didn't provide the doctor with all the information he or she needed to best help you? Being an effective participant in your own or a loved-one's health care requires some thoughtful preparation – a checklist of what you want to cover and what you hope to achieve during the visit. It will make your time with the physician more efficient and effective and will help the doctor to better treat you. Here are a few pointers that may help in making your checklist. Remember, if you ask a question and don't completely understand the response, ask again.

### Making a List and Checking it Twice

*During your visit, be sure to take notes!*

#### Before the Visit

- Make a list of symptoms or complaints.
- Make a list of any medications and dosage you are currently taking and include both prescription and over-the-counter drugs.
- If you have seen a doctor before for this problem, take the record with you.

#### During the Visit

- State your main problem first.
- Describe your symptoms.
- Describe your past experiences with the same problem.

#### Understand What the Physician is Recommending

- Ask what the diagnosis is or what the possibilities may be.
- Ask for the name of the recommended medication, test or procedure.
- Find out why you need it and what it will achieve.
- Ask about any associated risks.
- Find out if there are any alternatives.
- Ask what happens if you do nothing.
- Ask and understand how to properly take any medication prescribed.
- Ask and understand how to prepare for the test or procedure.

- Find out if the test or procedure will be covered by the MPI Health Plan.
- Find out if anesthesia will be needed and if so, if the anesthetist or anesthesiologist will be covered by the MPI Health Plan.
- Ask what you can do at home to prepare for the test or procedure.

#### Before You Leave, Be Sure To Ask

- Do I need to return for another visit?
- Can I phone in for test results?
- What danger signs should I look for?
- When do I need to report back about my condition?
- What else do I need to know?
- What are potential next steps?

#### Managing the Business Side of Things

Remember to keep all your Explanation of Benefits (“EOB”) statements the MPI Health Plan sends you. This is the document that shows the dates of service, how much the provider charged for your visit/procedure, how much was paid, usually to the provider, and how much you will be billed by your provider for out-of-pocket expenses. This enables you to keep track of all of your medical care visits for your future reference.

# HEALTH PLAN COVERAGE FOR ANESTHESIA VARIES

## Did You Know...

*...After age 50, your screening colonoscopy is a covered benefit every 10 years?*

Beginning at the age of 50, Participants and their eligible dependents are strongly encouraged to get a screening colonoscopy and to repeat that procedure every 10 years. It's an important part of your health care regimen that should not be overlooked. For those with risk factors, your physician may suggest a different schedule.

MPI Health Plan coverage for these screening colonoscopies once every 10 years includes the "conscious sedation" that is used by most physicians in performing the procedure. Conscious sedation induces an altered state of consciousness that minimizes pain and discomfort through the use of pain relievers and sedatives. Sedation which requires administration by an anesthesiologist is not covered unless determined to be medically necessary.

Be sure to confirm the sedation procedure with your doctor prior to your colonoscopy to avoid unanticipated out-of-pocket expense.

*...Using generic drugs can save you more than you think?*

Under the benefit rules for prescription drug coverage, Participants can save significant out-of-pocket dollars by using generic drugs. 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. Ask your doctor to prescribe generics when available. And to save even further, use the mail order program for up to a 90-day supply.

Many therapeutic and diagnostic procedures today require some type of anesthesia, but the level of sedation varies dramatically based on the procedure performed. The varieties range from local, which renders part of the body insensitive to pain without affecting consciousness, to general anesthesia, which results in a state of total unconsciousness. Most of us have experienced a local anesthetic at the dentist's office, for example, but that certainly would not be an appropriate choice during major abdominal surgery.

Health Plan coverage for anesthesia varies as well. Most often, the Health Plan covers anesthesia and the associated anesthesiologist charges separate from and in addition to the procedure costs. However, there are certain procedures where the anesthesia, usually called conscious sedation, is considered part of the procedure and is not paid separately.

Conscious sedation induces an altered state of consciousness that minimizes pain and discomfort through the use of pain relievers and sedatives. It may be administered in a hospital, an ambulatory surgery center or a doctor's office to facilitate more than 200 different

procedures, such as breast biopsy, vasectomy, minor foot surgery, minor bone fracture repair, plastic surgery, dental surgery, colonoscopy or other endoscopy. This sedation does not require the services of an anesthesiologist, and, therefore, the Health Plan does not cover charges from an anesthesiologist.



There are instances where medical necessity dictates that an anesthesiologist be present, however. If your physician suggests an anesthesiologist for your procedure, it would be advisable to check with the MPI Health Plan to see if those costs would be covered. Call us at 818 or 310.769.0007, ext. 106. Outside of Southern California, call toll-free at 888.369.2007, ext. 106.

## Work Doesn't Always End After Retirement

A decision to retire does not always signal a complete end to work in the motion picture industry. Many Participants take on new work projects for one reason or another. Some even



become fully involved for a period of time.

For those who are receiving a pension and will be re-employed for any period of time, special rules apply to your eligibility for and earning of additional retirement benefits. There may be an impact on your pension payments as well, so it is important to assess your individual circumstance prior to returning to work. This information can be found on page 24 of the August 2005 Pension *Summary Plan Description*, or contact the Motion Picture Industry Pension and Individual Account Plans office at 818 or 310.769.0007, ext. 627. For those outside Southern California, call toll-free at 888.369.2007, ext. 627.

# RECONSTRUCTIVE SURGERY BENEFITS AVAILABLE FOR BREAST CANCER SURVIVORS

A woman diagnosed with breast cancer is forced to make a number of life-altering decisions in a short period of time. The most effective means to fight and beat the disease is the first and most important choice, but if that option involves a mastectomy, a new challenge may arise based on her concerns over body image.

For a Participant or eligible dependent receiving benefits for a mastectomy, the MPI Health Plan is ready to help, with benefit coverage that includes:

- All stages of surgery and reconstruction on the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications resulting from a mastectomy, including lymphedema.

These comprehensive benefits meet the requirements established by the Women's Health and Cancer Rights Act of 1998.

The standard Participant co-pays do, of course, apply. Call us at the MPI Health Plan offices, 818 or 310.769.0007, ext. 286, for further information. From outside Southern California, call toll-free at 888.369.2007, ext. 286.

Participants who are enrolled in Health Net, Kaiser or Oxford should review their Evidence of Coverage booklets or contact those plans directly for coverage information.



## Did You Know...

### *...Home Hospice Care is available to certain Participants facing a terminal illness?*

Hospice is a special concept of care. This palliative approach focuses on managing pain and treating other symptoms to improve the quality of life for those individuals faced with a terminal illness. Hospice also offers emotional and spiritual comfort and support to patients and their families, as well as practical services that help everyone make the most of the final months of life.

Hospice teams include physicians, nurses, social workers and ministers of various faiths, all working collaboratively to meet the unique needs of the patient and family. These professionals may also bring in others to provide home care and other support services to allow patients to stay at home with loved ones.

Qualifications for eligibility for the home hospice benefit include Participants and their dependents who:

- are currently eligible for MPI Health Plan benefits as their primary coverage, and have no other home hospice coverage available (this would include Medicare or any other health plan that has a hospice benefit), and
- are not enrolled in Health Net or the Kaiser Plan, and
- have a treating physician who indicates that the patient is likely to have less than six months' life expectancy, and
- indicate their desire to have hospice services provided in the home.

Hospice services provided in the home through the MPI Health Plan are a covered benefit. There are no out-of-pocket expenses associated with home hospice care.

In California, the eligible Participant or family member must contact the MPI Health Plan Participant Services Department at 818 or 310.769.0007, Ext. 286. Outside California, call the BlueCard® Program at 800.810.BLUE (2583).

## Did You Know...

### *...You should not submit claim forms directly to the MPI Health Plan?*

Most often, your health care providers submit claims on your behalf for services provided through your MPI Health Plan benefit. However, there may be occasions when you will have to submit the claim yourself – if you use an out-of-network provider, for example, you may have to submit a claim to Delta Dental, Medco, Vision Service Plan (VSP) or PacifiCare Behavioral Health. It is important to note that you must submit these claims directly to them at the addresses listed in the July 2007 MPI Health Plan *Summary Plan Description*. Do NOT send these claim forms to the MPI Health Plan office, as this will delay the processing of your claim by as much as 60 days.

### *...You must notify the Plans of any address change?*

Have you moved recently? If so, it is critical you notify the Plans of any change of address to ensure that all claims will be processed appropriately. You'll also want to receive important documents like ID cards and get the latest benefit updates in a timely manner. To notify us of your new address, you must use the Plans' official change of address form which can be easily accessed on our website. Simply go to [www.mpiphp.org](http://www.mpiphp.org) to print out the 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 of Southern California, call toll-free at 888.369.2007, ext. 251.

## LET MPTF HELP YOU "PICTURE QUITTING"

**P**icture Quitting, the Entertainment Industry smoking cessation program, has a quit rate of about 50 percent after six months of counseling and medication. That's well above the 12 – 20 percent experienced in most other clinical treatment programs, and certainly worth the effort if you've made the decision to quit.

This innovative program offers tailored, comprehensive services to help Motion Picture Industry Health Plan Participants and their dependents over the age of 18 quit smoking for good. The process includes group, telephone or individual counseling by trained smoking cessation

experts, plus access to a variety of prescription and over-the-counter medications, all for a nominal co-pay. This includes the newly FDA-approved drug, Chantix, which so far is showing impressive results when combined with counseling.

Counselors help smokers identify their smoking "triggers" and reasons for quitting, and help smokers develop individualized quit plans. For more information about the program, please contact "Picture Quitting" at (818) 526-7644. For more information on the new drug Chantix, please visit [www.Chantix.com](http://www.Chantix.com).

## MEDICARE COORDINATION REMINDERS

In order to ensure your health benefit coverage, it is important for you to be aware of the rules governing coordination of benefits with Medicare.

### **COBRA**

If you are thinking about using your COBRA extension option and you are eligible for Medicare for any reason, please know that Medicare is the primary payer over COBRA. If you still choose to enroll in COBRA, you must immediately tell the Plan office if you are eligible for Medicare in order to avoid any potential for the Plan to overpay a claim for which you will ultimately become responsible.

### **Early Retirement and Disability**

If you take early retirement due to a disability, you must enroll in Medicare Part B when you become eligible for Medicare Part A. You must also notify the MPI Health Plan immediately to avoid any potential for the Plan to overpay a claim for which you will ultimately become responsible. Remember, if you're enrolled in the MPI Retiree Health Plan, are eligible for Medicare for any reason and you fail to enroll in Part B, you could incur costly out-of-pocket expenses. The Health Plan will estimate what Medicare would have paid on your claim and will pay only the remainder.

## HEALTH BENEFIT ID CARD REQUEST FORMS ARE NOW ONLINE

If you haven't signed up for an online MPI Pension and Health Plan web account, now's the time to do it. More and more is being added to make it a convenient and easy way to access what you need from the Plans – including a new request for replacement health benefit identification cards option. It's as simple as 1, 2, 3 and 4...

1. Go to the MPIPHP website, [www.mpiphp.org](http://www.mpiphp.org), home page and click on the red "Sign up" button if you want to open an account. After you receive your log in information via First Class Mail...
2. Go to [www.mpiphp.org](http://www.mpiphp.org) and click the "Log in" button. Use your User ID and Password to log in.
3. At the top of the next page, you'll see the option to "Request Replacement Health Benefit Card." Click on that and...
4. After verifying your address on the next page, go to the bottom and click where it says "Click Here to Request Duplicate Card" and follow the prompts. That's all there is to it.

If you already have a web account, skip the first step above.



# MOM IS RIGHT ONCE AGAIN: Eat Your Fruits and Vegetables

By Chalmers H. Armstrong III, M.D.  
MPIPHP Medical Director



*An apple a day may actually keep the doctor away, as long as it's accompanied by a few additional servings of fruits and vegetables rich in antioxidants. Substituting antioxidant supplements for some blueberries and broccoli just won't do the job, however.*

### Chemistry that Leads to Trouble

Think back to high school chemistry. When oxygen mixes with other molecules, things happen. That apple your mother promoted, exposed to Oxygen when it's cut, turns the apple brown. You get the picture.

In the human body, some of the normal oxidation processes that occur produce electrically-charged oxygen molecules – better known as free radicals, a trendy term that even sounds dangerous.

### Free Radicals Take Their Toll

Left to their own devices, free radicals can cause damage to DNA, proteins, lipids and other molecules in your body. They have been linked to heart disease, stroke, cancer, diabetes, cataracts, arthritis, Parkinson's disease and Alzheimer's.

### Apples to the Rescue

Apples, along with the other foods listed in the chart on this page, fight the free-radicals at the oxidation stage, which is where the familiar term “antioxidant” comes from.

Observational data from scientists is clear: people who eat adequate amounts of fruits and vegetables high in antioxidants have a lower incidence of heart disease, cataracts and some cancers. However, studies thus far do not show that same positive result from antioxidants in supplements – there is no magic pill.

### Advice from the Experts

The advice from at least one researcher seems to support what your mother told you: “...Stick to flavonoid-rich foods, like red wine in moderation, tea, fruits and vegetables; don't start taking high dose

supplements or heavily fortified food until we know more.”

And don't forget, there are some perks. That list of foods that are good for you includes chocolate.

Antioxidant	Natural Location
Vitamin A	Liver, milk, fish, egg yolks
Beta-Carotene	Sweet potatoes, carrots, cantaloupe squash, apricots, mangos
Vitamin C	Citrus fruit, bell peppers
Vitamin E	Almonds, mangos, broccoli, soybean oil
Coenzyme Q	Produced by the body
Lutein	Spinach, collard greens, kale
Lycopene	Tomatoes, watermelon, blood oranges
Flavanols	Tea, cocoa, chocolate, apples, grapes, onions
Isothiocyanates	Cauliflower, broccoli, cabbage
Sulfides	Garlic, onions, leeks, scallions
Phenols	Apples, pears
Resveratrol	Grape skins & seeds, cranberries, blueberries, raspberries, peanuts



*Address Service Requested*

Check out our website at  
[www.mpiphp.org](http://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)

11365 Ventura Blvd., P.O. Box 1999  
Studio City, CA 91614-0999  
Main Phone: 818 or 310.769.0007  
Toll Free  
Outside So. California: 888.369.2007  
Main Fax: 818.508.4714

### New York Office

145 Hudson St., Suite 6A  
New York, NY 10013-2103  
Main Phone: 212.634.5252  
Toll Free 888.758.5200  
Main Fax: 212.634.4952

**Website:** [www.mpiphp.org](http://www.mpiphp.org)

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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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8/07

## 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 7/23/06 - 1/20/07 confirms benefits coverage in Eligibility Period 4/1/07 - 9/30/07.) Additional qualification requirements apply for new Participants to qualify for Initial Eligibility. See your Summary Plan Description for details.*

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