

FOR YOUR BENEFIT...

The Newsletter for Motion Picture Industry Pension and Health Plans Participants

Volume 14, No. 1

Spring 2004

MPIPHP GROWTH CONTINUES WITH JANUARY 1 LOCAL 52 FUNDS MERGER

Over 1,800 new East Coast Participants and their 2,160 dependents were officially welcomed into the Motion Picture Industry Pension and Health Plans family January 1, 2004.

The merger of Motion Picture Studio Mechanics Local 52, International Alliance of Theatrical & Stage Employees (I.A.T.S.E.) Funds went smoothly as a result of several months of discussion and careful planning. MPIPHP now includes a total of almost 102,000 covered lives.

The Plans' newest Participants now have the flexibility to work nationwide while maintaining their eligibility and benefits in one Plan. Of course, no Local 52 Funds Participants will lose any vested pension benefits, and they will enjoy an overall improved benefit package. Eligible Participants were provided enrollment materials in late fall, 2003, with benefits effective January 1, 2004.

The MPIPHP New York staff, including former members of the Local 52 Funds staff, are located at

355 W. 52nd Street, 5th Floor. They are available to answer any Participant questions and assist in obtaining benefits. You may call them at 212.634.5252 or toll-free at 888.758.5200.

Welcome

Welcome to Local 52 I.A.T.S.E. Funds Participants who joined the Motion Picture Industry Pension and Health Plans family January 1, 2004.

Local 52 was the first Studio Mechanics local, chartered by the International Alliance of Theatrical Stage Employees on July 1, 1924. They represent members in New York, New Jersey, Pennsylvania (with the exception of the 50 mile radius around Pittsburgh), Delaware and Connecticut.



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Date to Remember

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

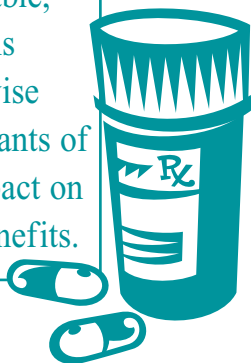
Memorial Day
May 31, 2004

Participants Please Take Note:

As a result of unique agreements associated with mergers of various locals throughout the years, not all the benefit changes 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 818.769.0007, Ext. 244. From outside Southern California: 888.369.2007, Ext. 244.

PLANS REVIEW MEDICARE PRESCRIPTION DRUG REFORM IMPACT

As additional information is available, the Plans will advise Participants of any impact on their benefits.



The Senate on November 25, 2003 passed a Medicare reform bill that includes the most significant changes to the program since its creation almost 40 years ago. The prescription drug benefit for Medicare enrollees begins in 2006. The Plans are researching the impact this change will have on your benefits and will advise you as additional information is available.

Until the full benefit is effective, the bill also provides for discount prescription drug cards for Medicare enrollees at a maximum cost of \$30 per year, beginning this spring. If you are eligible for Medicare and have prescription drug benefits available to you through our Plans, enrolling in this discount program will have no impact on your current prescription drug benefits through our Plans.

BOARD AMENDS INDIVIDUAL ACCOUNT PLAN TO PROVIDE QUARTERLY ALLOCATIONS

Effective January 1, 2003, a new MPI Pension Plan Board amendment allows quarterly allocations for the Individual Account Plan (IAP). This benefit enhancement will make the choice of a retirement date less restrictive, and it will likely be financially beneficial to Participants.

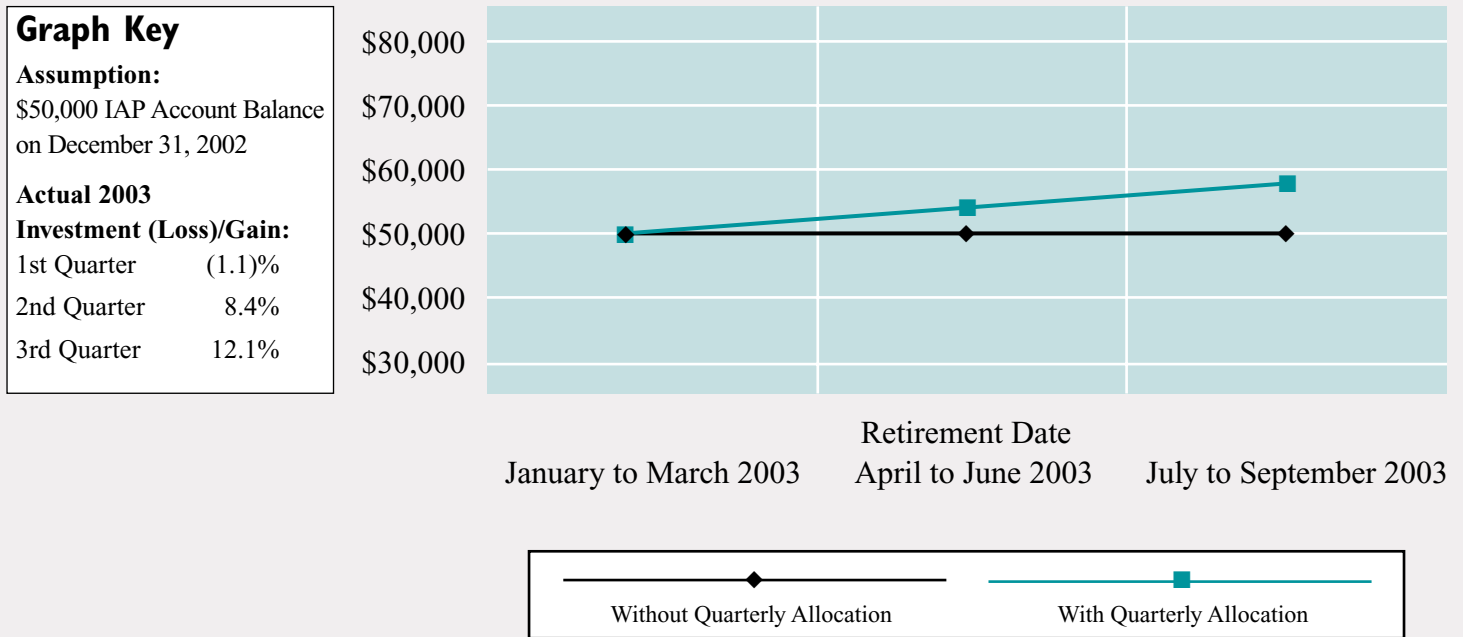
The new IAP amendment allows retirees to receive allocation of account balances through the quarter previous to the date they retire, rather than on an annual basis as was the previous rule. The same rules apply to withdrawal of IAP account funds by eligible Participants. Special rules apply to IAP payment for dependents of deceased Participants.

What difference does that make to the individual? Previously, no matter what month of the year a Participant retired or died,

the payout on their IAP was based on its value at the beginning of the year. None of the earnings or losses throughout that year were included, whether retirement or death was two months or 11 months into the year. Therefore, many waited to retire until the beginning of the year in order to reap the full benefit of their IAP earnings.

Improvements in technology have now made it possible to do the calculations and allocate the IAP monies more often — four times per year. Because there have only been a few years in the history of the Plan where the IAP investments lost money, most likely this will increase the allocations made, providing more retirement monies for Participants and dependents, as is apparent in the graph at right. Of course, it is possible if investments did poorly that Participants would lose money compared to the annual allocation system.

IAP Account Balance at Retirement (2003)



Did You Know...

...It is important to notify the Plans of any address change?

It is your responsibility to notify the Plans of any change of address to assure that all claims will be processed appropriately and the Plans can get necessary information to you in a timely manner. Also, in order to assure proper dependent coverage, you should immediately notify us of any life changes – additions to your family through birth or adoptions, as well as marriage, divorce or death. Notification is as easy as going to www.mpiphp.org to get the needed forms, or calling the

Plans at 818 or 310.769.0007, Ext. 244. Outside of Southern California, call toll-free 888.369.2007, Ext. 244.

While you're at it, be sure to complete change of address forms with the Post Office, your Local if you are a union member, Contract Services Administration Trust Fund, and any employers and/or payroll companies you've worked for in the past 16 months. Don't assume reporting to one will cover the rest.

The Plan Update 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.

HEALTH PLAN BENEFIT CHANGES EFFECTIVE JANUARY 1, 2004

Certain Motion Picture Industry Health Plan benefits have been modified and became effective January 1 of this year. For your convenience, this *Plan Update* supplement to *For Your Benefit* offers a summary of these modifications.

A comprehensive description of your total Health Plan benefit package will be provided in your *2004 Summary Plan Description (SPD)* scheduled to be mailed to eligible Active and Retired Participants in late Spring. We strongly encourage you to review this information carefully when it arrives as it will include the many modifications to the Health Plan made over the period since the SPD's last publication in 2002.

For Further Information: For additional information or questions regarding any of the benefit modifications, contact the Health Plan offices at 818 or 310.769.0007, Ext. 244. Outside of Southern California, Participants may call toll-free at 888.369.2007, Ext. 244.

Flu Shots Now Covered for Children

Benefit Change Summary: The Centers for Disease Control (CDC) now recommends that children age six months to 13 years be immunized annually with the influenza vaccine appropriate to that year's strain of the flu. Therefore, the MPI Health Plan benefit has been modified to include flu shot coverage, as well as the other already-covered childhood immunizations/vaccinations, from the age of six months through the age of 18, or 23 if they are a full-time student.

Effective Date: January 1, 2004

Lifetime Maximum Coverage Level Increased

Benefit Change Summary: The MPI Health Plan Board has increased the lifetime maximum coverage cap from \$1 million to \$2 million per covered individual for both Active and Retiree Participants and their dependents. Upon retirement, the calculation for the maximum begins anew starting from zero. This maximum amount includes prescription drugs and will now include hospital charges. This maximum will be reduced by health benefit expenses incurred by other Industry plans. Details of this benefit modification will be included in the *2004 Summary Plan Descriptions* available in late Spring.

Effective Date: January 1, 2004

Dental Plan Options Changed for California Participants

Benefit Change Summary: MPI Health Plan has eliminated United Concordia and SmileSaver as coverage options for dental care. Both were available only in California. For California Participants, dental choices now include Delta Preferred Option Dental Plan as a fee-for-service option and PMI/DeltaCare Dental Health Plan as a prepaid plan choice. Participants outside California must use Delta Preferred Option Dental Plan.

Effective Date: January 1, 2004

Participants Please Take Note:

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Did You Know...

...MPIPHP's New York office has moved?

With the merger of the Local 52 Funds complete, MPI Pension and Health Plans consolidated all New York operations staff into the larger and more centrally-located former Local 52 Funds office space. Participants who need to access information or support through the New York office should contact us at:

355 W. 52nd St., 5th Floor
New York, NY 10019

Main Phone: 212.634.5252 or 888.758.5200

Main Fax: 212.634.4952



Telephone Access to MPIPHP

In California
818 or 310.769.0007

Outside So. California
888.369.2007

Participant Services Extension 244

7 a.m. to 5 p.m.
Claims Inquiries
Health Benefits

Pension Department Extension 627

8 a.m. to 5 p.m.
Death Benefit
Pension History
Print-outs
Refund of Employee
Contributions
Retirement
Retirement Benefit
Calculation
Statements

Eligibility Department Extension 263

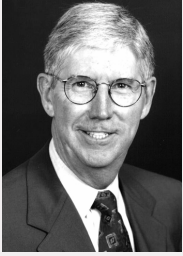
8 a.m. to 5 p.m.
Address Change
Adding Dependents
Plan Enrollments

Medical Review Extension 286

8 a.m. to 5 p.m.
Case Management
Health Claims
Home Intravenous
Therapy
Independent Medical
Examination
Nursing Care
Preauthorization
Second Surgical
Opinion

MENTAL HEALTH — FITNESS EXERCISES

By Timothy M. Lefevre, M.D.,
MPIPHP Medical Director



It seems everyone has a prescription for maintaining a healthy body. Whether it's the latest trendy diet or a new spa program that is being promoted, well-being generally boils down to the basics: eat a healthful and varied diet, exercise every few days and don't smoke.

Of course, these same physical lifestyle guidelines will help us in maintaining a healthy mental health status as well. However, in this age of multi-tasking and expectations for instant turnaround, mental stress can take its toll on your ability to maintain your equilibrium.

If the merry-go-round of life's demands has you feeling stretched to your limits, your PacifiCare Behavioral Health team has a few suggestions on how to improve your ability to cope.

20 Ways to Increase your Stress Fitness

- 1. Talk it over.** Discuss problems with close friends, a professional or the people involved.
- 2. Sleep.** When distressed people get more sleep, they are more resilient and adaptable in dealing with day-to-day events. Depending on your personal need, get 6-to-10 hours of sleep nightly.
- 3. Recognize the cause.** Identify the root of the problem, what is really upsetting you, and determine if there is anything you can do to change the situation. If you can, do what needs to be done, even if that means learning to say "no." If you cannot, find ways to accept your lack of control.
- 4. Exercise regularly.** Same good health practices apply — 30 minutes of exercise at least three days a week. It helps you let off steam and work out the stress.
- 5. Assess your values.** Are your values in sync with your lifestyle? A firm understanding of what is most important to you, what defines the direction and boundaries of your life, allows you to set priorities and manage your time effectively.
- 6. Relax.** Develop and employ healthy methods of relaxation — listening to music, watching movies, taking walks, doing something creative, talking with supportive people.
- 7. Avoid stressing yourself.** Don't think yourself into higher levels of stress by making mountains out of molehills, jumping to conclusions, looking at things in black and white or holding yourself to a standard of perfection. Nudge yourself out of this negative self-talk.
- 8. Don't abuse alcohol.** Alcohol causes stress to the body and mind. Occasional need-based use can lead to abuse which stresses the body's major organs, causes dependence and gives you new problems to worry about.
- 9. Avoid too much stress.** Whenever possible, plan to avoid too many big changes coming at the same time.
- 10. Use relaxation techniques daily.** Learn and use techniques such as progressive relaxation, meditation and autogenic training. These can be physiologically more restful than sleep and are best learned through a professional, but books and tapes are available as well.
- 11. Focus on marriage, friends and spirituality.** Satisfaction with your marriage, friendships and spiritual feelings improves stress management and life fulfillment.
- 12. Eat healthy.** Three-to-six small, balanced meals a day provides the energy you need to fight stress.
- 13. Focus on you.** Do something for yourself solely for pleasure every day, as a necessary respite from the day's pressures.
- 14. Avoid caffeine.** Decrease or discontinue this strong stimulant that actually generates a stress reaction in the body, but cut gradually to avoid headaches.
- 15. Make a long-term commitment.** Long-term goals make short-term problems and sacrifices easier to handle and give you something to look forward to.
- 16. Take a break.** A change of pace, no matter how short, can give you a new outlook on old problems.
- 17. Develop yourself.** Personal development, expanding all aspects of your talents, will help you feel good about who you are and lessen personal frustration.
- 18. Stop using nicotine.** While smoking and use of nicotine may produce temporary stress relief, they leave the real source of stress unresolved and stress the body as a result of their negative health effects.
- 19. Plan your work.** Plan your work to use time and energy most efficiently so your work doesn't seem endless.
- 20. Breathe deeply.** Controlled deep breathing distracts you from the day's pressures and temporarily boosts bloodstream levels of carbon dioxide, which has a calming effect on the brain. Inhale deeply, hold it for a few seconds, then exhale slowly.

CONFIRM BLUE CROSS FACILITIES TO SAVE OUT-OF-POCKET EXPENSE

If you are contemplating surgery, be sure to double-check in advance of the procedure to ensure your surgeon has scheduled it in a Blue Cross-contracting facility. Even if your doctor is contracted with Blue Cross, the surgery center may not be. If the facility is not contracted with Blue Cross, your out-of-pocket expenses could be significant.

It is your responsibility to confirm your benefit coverage, but doing that is relatively easy. If you're in California, simply visit the Blue Cross of California website at www.bluecrossca.com or call their customer service number, 800.888.4825. For facilities outside of California, the website address is



www.bluecares.com and customer service is 800.810.2583. They will be happy to provide you with a provider directory. You may also call the facility itself and ask if they are contracted, and, of course, you are always welcome to call the MPI Health Plan at 818 or 310.769.0007, Ext. 244, or outside of Southern California call 888.369.2007, Ext. 244.

Did You Know...

...Generic drugs are a better choice?

The choice of generic prescription medications over brand name products saves money for Participants and for the MPI Health Plan. As required by the FDA, they are therapeutically equivalent, with the same active ingredients, quality, strength, purity and stability as their brand name counterparts. They look different because US trademark laws require it.

...We'll help you prepare for retirement?

To get any retirement information you need, simply do one of the following:

- E-mail us at pension_iap@mpiphp.org
- Fax us at 323.877.2233
- Call us at 818 or 310.769.0007, Ext. 627.
Outside of Southern California, call toll-free 888.369.2007, Ext. 627.
- Write to: Attn: Pension Department
MPIPP
PO Box 1999
Studio City, CA 91614-0999

PRE-RETIREMENT SEMINAR SCHEDULED FOR APRIL 17, 2004

The Plans' next Pre-Retirement Seminar is scheduled for Saturday, April 17, 2004. Registration forms are being mailed to all Participants who are age 50 or older, Active, Vested, and not currently receiving retirement benefits from the MPI Pension Plan.

If you would like to know more about your retirement benefits under the MPI Pension, Individual Account and Health Plans, we invite you to call the Plan Office for a seminar registration form. You can reach us at 818 or 310.769.0007, Ext. 244.

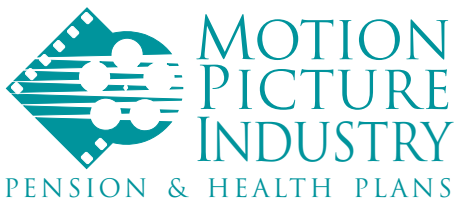
- Place: Hilton Burbank Airport and Convention Center
- Cost: \$10 per person (non-refundable)
- Check-in: Between 7 and 8 a.m.
- Program: 8 a.m. to noon
- Parking: \$5 per car, with validation

HELP US PROTECT YOUR BENEFITS

Billing errors occur in every business, and health care is no exception. Providers may make an honest mistake and incorrectly charge MPI Health Plan for services not performed or dates of service where the patient was not actually seen. While we do everything we can to protect against inaccurate billing and even potential fraudulent practices, we must depend upon the Participant/dependent patient to help us monitor the validity of claims made.

Your watchful eye makes a big difference in helping MPI Health Plan guard your benefits:

1. Keep track of your office visits, procedures and other services by date and provider.
2. Carefully read your Explanation of Benefits (EOB) statements mailed to you by the Plan after we receive an invoice from a provider. It will detail for you all payments made for services billed. Make sure the providers, description of services and dates match your records. **Note:** *Keep in mind there are some medical professionals who may participate in your care but do not come in direct contact with you. Radiologists are a good example.*
3. Report any discrepancies or concerns to MPI Health Plan and we'll do the research to resolve the issue. Call us at 818 or 310.769.0007, Ext. 244, or for those outside of Southern California, call toll-free 888.369.2007. Send a copy of your EOB back to the Plan office with a note or letter identifying the incorrect charges or information.
4. To ensure there are no duplicate payments, save your EOBs for future reference (as well as for tax purposes).



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Check out our website at
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.

Main Office

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

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355 W. 52nd St., 5th Floor
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 888.758.5200
 Main Fax: 212.634.4952

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 7/27/03 - 1/24/04 confirms benefits coverage in Eligibility Period 4/1/04 - 9/30/04.) Additional qualification requirements apply for new Participants to qualify for Initial Eligibility. See your Summary Plan Description for details.

Qualifying Periods

7/27/03 – 1/24/04
 8/24/03 – 2/21/04
 9/21/03 – 3/20/04
 10/26/03 – 4/24/04
 11/23/03 – 5/22/04
 12/21/03 – 6/19/04
 1/25/04 – 7/24/04
 2/22/04 – 8/21/04
 3/21/04 – 9/25/04
 4/25/04 – 10/23/04
 5/23/04 – 11/20/04
 6/20/04 – 12/25/04
 7/25/04 – 1/22/05
 8/22/04 – 2/19/05
 9/26/04 – 3/26/05
 10/24/04 – 4/23/05

Eligibility Periods

4/1/04 – 9/30/04
 5/1/04 – 10/31/04
 6/1/04 – 11/30/04
 7/1/04 – 12/31/04
 8/1/04 – 1/31/05
 9/1/04 – 2/28/05
 10/1/04 – 3/31/05
 11/1/04 – 4/30/05
 12/1/04 – 5/31/05
 1/1/05 – 6/30/05
 2/1/05 – 7/31/05
 3/1/05 – 8/31/05
 4/1/05 – 9/30/05
 5/1/05 – 10/31/05
 6/1/05 – 11/30/05
 7/1/05 – 12/31/05