



**Date:** April 2015

**To:** Participants of the Motion Picture Industry Health Plans

**From:** Board of Directors of the Motion Picture Industry Health Plans

**Re:** Changes to the Motion Picture Industry Health Plans

This Notice contains important information about changes to your Plan benefits. These changes constitute material modifications to the benefits set forth in both the *Active MPI Health Plan Summary Plan Description* and the *Retiree MPI Health Plan Summary Plan Description*. As a legal Summary of Material Modifications, please keep it with your Summary Plan Description (“SPD”) for future reference.

The following changes are being made to the Plans’ Anthem Blue Cross PPO health benefits:

- **Coverage of Food Allergy Testing**  
Effective January 1, 2015, food allergy testing will be covered for all Participants when medically necessary and when conservative therapies, like the avoidance of foods that trigger allergies, have failed. To be considered for coverage, food allergy testing must be performed by physicians with special training in the field of allergy and immunology. Direct skin tests are the recommended method of testing for patients suspected of having food allergies.
- **Reimbursement for Emergency, Out-of-Network Physician Benefits at the Hospital**  
Effective January 1, 2015 for emergency room visits and emergency hospital admissions, reimbursement for out-of-network physician charges during the stay has increased from 50% to 90% of the Allowable Amount, when admitted through the emergency room. The patient’s coinsurance for emergency room visits and emergency admissions will accumulate toward his/her in-network, out-of-pocket maximum, which also applies to that visit/admission. The term “Allowable Amount” is defined in the SPDs.

For additional information or questions regarding your benefits, email MPI’s Participant Services Center at [service@mpiphp.org](mailto:service@mpiphp.org) or call toll-free (855) ASK-4MPI (855-275-4674), from 8 a.m. to 5 p.m. PST, Monday through Friday.