



WINTER | 2025

MPI



ASSISTANCE UPDATE

Last Updated on January 24, 2025

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The Motion Picture Industry Pension & Health Plans (“MPI”) are dedicated to assisting those Participants who have suffered loss as a result of the recent fires in Los Angeles and Ventura counties. This piece is designed to provide Participants with information about the various benefits available to them in response to these disasters.

An Individual Account Plan Hardship Withdrawal Opportunity Will Be Available Beginning February 3, 2025

Beginning February 3, 2025, those Participants who meet the following conditions may apply for a special one-time early withdrawal of an elected amount up to 20% of their 2023 IAP balance (less any IAP hardship withdrawal taken in 2024), not to exceed a maximum dollar amount of \$22,000, prior to any tax obligations:

- 1) who are vested with the Motion Picture Industry Individual Account Plan (“IAP”);
- 2) whose home address on file with MPI as of January 1, 2025 is in the County of Los Angeles (i.e., the FEMA-designated disaster area); and
- 3) who sustained an economic loss by reason of the disaster.

This one-time option will be available February 3, 2025 through July 5, 2025 (180 days following the date of the applicable FEMA disaster declaration). If a Participant previously took a withdrawal in 2020, 2023 and/or 2024, he or she is still eligible for this opportunity.

This one-time distribution will not be taxable so long as it is repaid to the IAP within three years’ time. If the amount is not repaid, regular federal income tax and state tax will apply. Please, note tax withholding is optional. In addition, Participants should consult with their tax advisor on any potential tax implications.

If a Participant’s IAP account balance is \$5,000 or higher and the Participant is married, then spousal consent is required before a hardship withdrawal will be granted. Spousal consent



Motion Picture Industry Pension & Health Plans

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requires witness of a spouse's signature in the presence of a notary public or an MPI representative.

IAP hardship withdrawal applications will be reviewed by MPI staff and approved for processing within 30 days of receipt of the application and all supporting documentation.

Participants with addresses on file with MPI and in the following ZIP codes will be able to apply for the IAP Hardship Withdrawal if the aforementioned conditions are met:

90001	90043	90090	90266	90505	90732	91017	91222	91355	91504
90002	90044	90091	90270	90506	90733	91020	91224	91356	91505
90003	90045	90093	90272	90507	90734	91021	91225	91357	91506
90004	90046	90094	90274	90508	90744	91023	91226	91364	91507
90005	90047	90095	90275	90509	90745	91024	91301	91365	91508
90006	90048	90097	90277	90510	90746	91025	91302	91367	91510
90007	90049	90099	90278	90601	90747	91030	91303	91372	91521
90008	90050	90101	90280	90602	90748	91031	91304	91376	91522
90009	90051	90201	90290	90603	90749	91040	91305	91380	91523
90010	90052	90202	90291	90604	90755	91042	91306	91381	91601
90011	90053	90209	90292	90605	90801	91043	91307	91382	91602
90012	90054	90210	90293	90606	90802	91046	91308	91383	91603
90013	90055	90211	90294	90607	90803	91066	91309	91384	91604
90014	90056	90212	90295	90608	90804	91077	91310	91385	91605
90015	90057	90213	90296	90609	90805	91101	91311	91386	91606
90016	90058	90220	90301	90610	90806	91102	91313	91387	91607
90017	90059	90221	90302	90638	90807	91103	91316	91390	91608
90018	90061	90222	90303	90639	90808	91104	91321	91392	91609
90019	90062	90223	90304	90640	90809	91105	91322	91393	91610
90020	90063	90224	90305	90650	90810	91106	91324	91394	91614
90021	90064	90230	90306	90651	90813	91107	91325	91395	91615
90022	90065	90231	90307	90652	90814	91108	91326	91396	91616
90023	90066	90232	90308	90660	90815	91109	91327	91401	91617
90024	90067	90233	90309	90661	90822	91114	91328	91402	91702
90025	90068	90239	90310	90670	90831	91115	91330	91403	91706
90026	90069	90240	90311	90671	90832	91116	91331	91404	91711
90027	90070	90241	90312	90701	90833	91117	91333	91405	91714
90028	90071	90242	90401	90702	90834	91118	91334	91406	91715
90029	90072	90245	90402	90703	90835	91125	91335	91407	91716
90030	90073	90247	90403	90704	90840	91126	91337	91408	91722
90031	90075	90248	90404	90706	90846	91201	91340	91409	91723
90032	90076	90249	90405	90707	90853	91202	91341	91410	91724
90033	90077	90250	90406	90710	91001	91203	91342	91411	91731
90034	90078	90251	90407	90711	91003	91204	91343	91412	91732
90035	90079	90254	90408	90712	91006	91205	91344	91413	91733
90036	90080	90255	90409	90713	91007	91206	91345	91416	91734
90037	90081	90260	90410	90714	91008	91207	91346	91423	91740
90038	90082	90261	90411	90715	91009	91208	91350	91426	91741
90039	90083	90262	90501	90716	91010	91209	91351	91436	91744
90040	90086	90263	90502	90717	91011	91210	91352	91501	91745
90041	90087	90264	90503	90723	91012	91214	91353	91502	91746
90042	90089	90265	90504	90731	91016	91221	91354	91503	91747

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91748	91759	91769	91778	91791	91803	93532	93543	93553	93591
91749	91765	91770	91780	91792	91804	93534	93544	93563	
91750	91766	91773	91788	91793	91896	93535	93550	93584	
91754	91767	91775	91789	91801	91899	93536	93551	93586	
91755	91768	91776	91790	91802	93510	93539	93552	93590	

Waiver of Premiums Due is Available to Certain Participants

For Participants with a Los Angeles County or Ventura County home address on file with MPI as of January 1, 2025, MPI will grant a waiver of premiums for health benefits due for January, February and March 2025 to each Active Health Plan Participant (who is subject to premium payments for active coverage for themselves and/or their dependents) who was eligible and enrolled on January 1, 2025, if the ZIP code of their home address on file with MPI was in a mandatory fire evacuation zone.

While there will be no refunds, Participants who have already paid a premium for the applicable period will be issued a credit for the next premium payment period.

Participants who are eligible for this benefit will be contacted by MPI directly. As of the date of this notice, Participants who are eligible for this benefit must have an address on file with MPI that falls within one of the following ZIP codes:

90046	90265	90290	91001	91006	91024	91104	91302	91342	91367
90049	90272	90402	91003	91011	91103	91107	91307	91344	93510

Waiver of COBRA Premiums Due is Available to Certain Participants

For Participants with a Los Angeles County or Ventura County home address on file with MPI as of January 1, 2025, MPI will grant a waiver of COBRA premiums for health benefits due for January, February and March 2025 to each MPI Participant enrolled in COBRA on January 1, 2025 if the ZIP code of their home address on file with MPI was in a mandatory fire evacuation zone and the Participant was displaced for two weeks (14 days) or more from their home due to the disaster.

While there will be no refunds, Participants who have already paid a COBRA premium for the applicable period will be issued a credit for the next premium payment period.

Participants who are eligible for this benefit will be contacted by MPI directly. As of the date of this notice, Participants who are eligible for this benefit must have an address on file with MPI that falls within one of the following ZIP codes:

90046	90265	90290	91001	91006	91024	91104	91302	91342	91367
90049	90272	90402	91003	91011	91103	91107	91307	91344	93510

The Motion Picture & Television Fund and the Entertainment Community Fund are Providing Aid to Those in Need

The Motion Picture & Television Fund (MPTF) is currently providing services, including financial assistance, supportive counseling, and assistance navigating insurance needs. Its social services team is reaching out to its high-risk community in fire-impacted areas and receiving calls from working and retired Industry members with needs including medical supplies and food. For assistance and financial support, please call MPTF at (323) 634-3888, or find out more, including a directory of resources, at mptf.com/wildfirerelief.

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The Entertainment Community Fund is also providing help to those in the entertainment industry affected by the wildfires. For assistance, please visit entertainmentcommunity.org/CAFires.

Emotional Support Resources Are Available When You Need Them

Participants are reminded that there are a variety of resources available to them and their loved ones through Optum. Participants may visit Optum at www.optumwellbeing.com where they can find emotional support resources and information related to mental health, traumatic events, natural disasters, and grief and loss.

To access other mental health-related benefit information available through Optum, visit www.liveandworkwell.com and browse with access code: MPIPHP.

Participants may also call (866) 248-4094 to speak with an Optum mental health specialists trained to help those who are overwhelmed, depressed, or are searching for answers.

Replacement Glasses May Be Available

Participants who have lost or broken glasses due to the fires, may contact VSP at (800) 877-7195 to get assistance. Replacement glasses may be available even if the benefit was previously used.

Individuals without VSP coverage can contact their local American Red Cross chapter or shelter, or call (800) 733-2767, to ask about support for replacement eyewear, which may include VSP Eyes of Hope gift certificates or an alternative solution.

Participants are encouraged to visit VSP's website, www.vsp.com/natural-disaster-resources, for additional information.

Early Refills of Medications

Participants who reside in Los Angeles and Ventura counties may request refills of their prescription medications lost during the fires. To do so, Participants can visit any in-network pharmacy and request a refill of their medications. The pharmacy staff will enter a code that will allow a refill of the prescription. Pharmacy staff are aware of this code. Also, CVS Specialty Pharmacy can make early refills and ship medications to alternate locations, if needed.

MPI Is Here to Help You Along the Way

We understand that, as a result of the recent fires, you may have lost important MPI-related paperwork. While much of this paperwork – including medical ID cards, tax forms, retirement statements, explanations of benefits, and referrals – may be reprinted from www.mpiphp.org, MPI is fully-aware that certain information may not be accessed online. Should you need MPI's assistance accessing this information or addressing a question, please contact us at (855) 275-4674.

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