



As an Eligible Member of the AICP, you may participate in the Producers' Health Benefits Plan (PHBP), an employer funded health plan available to all AICP General Member and eligible Associate Member companies across the U.S.

2019 Medical Benefits – Staff Employees

You may now choose from the following Anthem Blue Cross medical and prescription drug benefits for your staff employees. All plans utilize the most extensive networks offered by Anthem Blue Cross and its affiliated "Blue Card" Blue Cross Blue Shield networks where available.

- **PHBP Classic Premier PPO.** With the highest annual premiums and lowest member out-of-pocket costs, this is the richest of all our medical options.
- **PHBP Classic Plus PPO.** With lower annual premiums but higher out-of-pocket costs than the Premier PPO, this option offers employees meaningful coverage while reducing costs.
- **PHBP California Classic HMO.** With lower annual premiums and out-of-pocket medical costs than the Premier and Plus PPOs, this is a valuable option **available to employees in California only.**
- **PHBP Health Savings Account.** This high-deductible PPO with an attached Health Savings Account (HSA) option brings our menu of medical benefits in line with current healthcare trends. While annual premiums are the lowest of all the options, out-of-pocket costs are the highest but employees and employers can make pre-tax contributions to a rolling savings account and use the funds to pay the deductible. [See the attached details to better understand how the HSA works.](#)
- You may elect to share up to 50% of the cost of coverage with your covered employees. Dependent coverage cost sharing is at your discretion.

Benefits Options

If you join the PHBP, you may also purchase each of the following benefits bundles for your employees (benefits within each bundle cannot be purchased separately).

- **Anthem Dental and MetLife Vision:** Both plans offer vast networks of providers and coverage for preventive and supplemental care.
- **Short and Long-Term Disability and Life Insurance:** PHBP is creating a disability package that will be available on April 1, 2019. If you are interested, we will need your employee census data by February 1, 2018. Stay tuned for more information in early 2019.

Click here to learn more about the 2019 PHBP Benefits.

Coverage for Your Freelancers

Historically, the PHBP was created as a means of providing coverage to the commercial industry's non-union freelance Production employees. While that tradition continues, we recognize that some Eligible Members do not employ Production freelancers and as such will only cover their regular, full time employees.

For Participating Employers who employ Freelance Production Employees: All Participating Employers contribute 9% of all gross earnings of their Freelance Employees in the following covered job categories, (including all modifiers, adjectives, prefixes, suffixes or descriptive terms):

- * Producer, Line Producer, Bidder
- * Production Manager, Production Supervisor
- * Production Coordinator, Asst. Production Supervisor, DOT Coordinator
- * Production Assistant, PA

Please note contributions are due on all covered work, regardless of the employer's method of payment, i.e. through payroll as a w-2 employee or through internal or external accounting as a 1099 Independent Contractor or 'Contract' Worker.

If you have any questions or concerns about possible grey areas that may affect your company, see the "2019 Plan Details for Participating Employer" section of the website at phbp.org.

Eligibility

Only General Member Production and Post Production company members and Eligible Associate Members of the AICP (Association of Independent Commercial Producers) are eligible to join the PHBP. See more about the AICP and its membership rules at AICP.com. If you believe you meet the criteria to join the AICP, email David S@aicp.com to verify eligibility. Once certified as eligible, you are welcome to apply for coverage with the PHBP.

What's Next

Step 1: Make sure your PHBP Eligibility status as an Eligible AICP Associate Member or General Member is confirmed and any necessary dues are paid. AICP membership status can be confirmed with davids@aicp.com.

Step 2: Submit your signed Staff Election form and 2019 Participation Agreement. All staff elections must be received by December 1, 2018 for coverage effective January 1, 2019. Those forms are available **online here** and once completed should be sent to SeanC@phbp.org

Questions?

Visit phbp.org for more details and all needed forms.

If you have any questions on how the PHBP works, call or email the Plan's Executive Director, Sean Cooley at 323-960-4781 or SeanC@phbp.org.

This notification is not an offer to sell insurance but information about employer sponsorship and maintenance of a fully insured group health plan offered through an employer's membership in the Association of Independent Commercial Producers, Inc., a trade association, for the benefit of the member's employees. This notification is subject in all respects to the terms and conditions of the Plan's insurance carrier policies, the Plan's eligibility and administrative rules, regulations, participation agreements, policies, resolutions trust agreement and other plan governance and administration documents which shall control in the event of any conflict with anything contained in this notification. The Trustees of the Plan reserve the exclusive right to interpret the Plan's eligibility and administrative rules, regulations and documents.