

Welcome to the PHBP!

PHBP is pleased to present the first issue of our quarterly participant newsletter, We've Got You Covered! We hope you enjoy reading it as much as we've enjoyed creating it. And, more importantly, we hope that it helps you take full advantage of your PHBP coverage and benefits.

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Every four months, We've Got You Covered! will deliver essential plan updates, new contact information and other key information about your plan and how to use it. So please take a few minutes out of your day to look it over, and please retain it for future reference.

Of course, if you need additional information, you can always visit our website at www.phbp.org. You'll have instant access to your current eligibility status, work history, summary of medical benefits and more. You'll also find all necessary forms, including those required to file a claim.

Please take a minute to look over your first newsletter issue. And feel free to contact us at staff@phbpbenefits.org with your questions or comments.

Contact our Administrators BeneSys

Participant Services Center
Hours: 8:00 a.m to 7:00 p.m.
Phone Call toll-free: 855-696-2909
Email: staff@phbpbenefits.org
Fax: 626-931-1268

Website:

www.phbp.org

Mailing Address:

Producers' Health Benefits Plan
c/o BeneSys
P.O. Box 2340
West Covina, CA 91793

Producers' Health Benefits Plan Office:

Administrative Manger, Main Phone
646-370-1431

PHBP: What's In It For You?

Working in film production was never for the faint of heart. Our people work hard, put in long hours, give their all to every project. Often without knowing how long their gig is going to last. Or when the next one will emerge. All of which is part of being in "the business." And those that can't handle it aren't in the business for long.

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But here's the thing. Just because you're fiercely committed to your craft doesn't mean that you should do without the core protections and benefits that those in other careers and professions take for granted. Which is why we created the Producers Health Benefits Plan (PHBP).

PHBP is an employer-funded group insurance plan providing health coverage for eligible freelancers and staff employees at approximately 150 commercial production companies. (To see a complete list of participating companies, visit www.phbp.org.) By participating in PHBP, your employer is providing you the security and peace of mind that comes with solid, comprehensive health coverage.

And here's the best part. If you're a freelancer and you meet the eligibility rules, your employer pays the total cost of coverage. If you're a staff employee and you meet the eligibility rules, your employer will cover at least 75% of your employee contribution.

Plus, PHBP is designed for production pros who tend to jump from gig to gig, and allows you to take your health coverage with you when you move from employer to employer or from freelance to staff. With no hassles and no piles of paperwork.

Finally, PHBP plan members have access to BeneSys Administrators, who can provide fast, accurate answers and assist you with enrollment, claims, eligibility issues and more. And you can visit our customized website where you'll find your work history and a wide range of tools to help you get the most out of your PHBP coverage.

Eligibility Rules

In order to comply with the Affordable Care Act (ACA), PHBP has made some changes to our eligibility rules regarding initial qualification and Domestic Partnership. Please take a minute to review the following and visit www.phbp.org for full details.

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Initial Qualification Period (IQP)

Newly-hired freelancers must satisfy an "initial qualification period" of 120 days, beginning on the first of the month of your date of hire. You must work at least 100 days or earn at least \$30,000 during the initial qualification period to become eligible for coverage.

Coverage Start Date

When a freelancer meets requirements for coverage (works at least 100 days or earns at least \$30,000 during the initial qualification period), the freelancer's PHBP coverage will begin on the first of the month that falls closest to, but no more than 60 days after the end of the freelancer's initial qualification period.

Mobility: Moving from Freelance Employment to Staff Employee

If you are covered by PHBP as a freelance employee and are then hired as a staff employee, your coverage as a freelance employee continues through the end of the month in which you become a staff employee. Your coverage as a staff employee begins on the next day, so you have no gap in coverage.

Mobility: Moving from Staff Employee to Freelance Employment

A staff employee who was working in a PHBP staff category and was covered by PHBP staff coverage on the date staff employment ends, is considered an "eligible staff participant." (For more details, please go to www.phbp.org and see page 9 and 10 of the eligibility rules document.)

Same Sex Marriage: PHBP Plan has adopted new language for "spouse" as follows: The spouse of an eligible employee is the person who is married to an eligible employee, as recognized under the laws of the state or jurisdiction where the employee and spouse were married. This means that if you and your spouse are of the same sex, and you were married in a state or jurisdiction that recognizes same-sex marriage, your spouse may be an eligible family member under the Plan.

For full plan details, please refer to your ["Summary Plan Description Booklet"](#)

Your Plan Benefits: The More You Know, The Better You'll Feel

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So please take a minute to review the plan highlights that follow. Then, visit www.phbp.org for full details.

- One of the nation's largest provider networks. You have in-network access to more than 90% of the nation's hospitals and more than 80% of providers overall.
- \$0 for preventative services including annual checkup and vaccinations. (For a complete list of covered preventative services, visit www.phbp.org.)

- \$0 for seasonal flu shot.
- Low urgent care copay. Use urgent care instead of an ER and pay \$20 instead of \$150.
- Prescription drug coverage with money-saving mail order service.
- Valuable health and wellness tools. (Please visit www.anthem.com/ca.)
- 24/7 NurseLine lets you consult with a registered nurse at any hour, day or night. (Find the Nurseline number on the back of your Anthem ID.)

And much more! For full details on all plan benefits and services, visit www.phbp.org.

Your Anthem Web Site: Everything You Need In One Place

Whether you're looking for clear answers on your benefits or quality providers in your area, whatever you need is just a few quick clicks away at www.anthem.com/ca.

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- By registering for the site, you'll have instant access to:-Detailed information on your plan, including services covered, pharmacy benefits and more.
- Easy-to-use treatment cost estimator.
- Up-to-date claims status information.
- Clear record of deductibles paid and remaining.
- Helpful hints to help you get the most out of your coverage.
- Expert guidance on how to improve and maintain your health.
- Fast, accurate Provider Search tools to help you find network doctors in your area and on location. And more. So don't delay.

To register for unrestricted web site access, go to www.anthem.com/ca



PHBP Top Five Frequently Asked Questions

Q. How can I find out if I am eligible for PHBP coverage?

A. You can check your status by logging into our secure website <http://www.phbp.org>. If you have not received your log in information, please call BeneSys at 855-696-2909.

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Q. How can I add a dependent to my plan?

A. A spouse or child can only be enrolled during the initial eligibility period unless there is a qualifying event. Qualifying events are the birth of a child, a marriage and/or a loss of other coverage (For example, if your spouse loses their job and coverage).

IMPORTANT: should a qualifying event occur, it must be reported to the Plan within 31 days of the event. If you fail to report it on time, you will have to wait until the next open enrollment period to enroll your spouse or child. To add a spouse or child, Fax an Enrollment Change Form to BeneSys at 626-931-1368. You can download the form from the freelancer website.

Q. Why did I receive a bill?

A. Please contact Anthem at 1-800-759-3030 to confirm the claim was processed for the bill in question. You can also view this information by registering on www.anthem.com.

Q. How can I find a provider in my Anthem network?

A. Go to the Anthem website at www.anthem.com/ca. Click on Find a Doctor. Follow the instructions provided, [Provider Finder](#). When searching for out-of-California providers, select "Employers Sponsored Blue Card Network".

Q. How can I find the nearest network provider while on location?

A. Anthem has a mobile app designed to simplify and speed your search. For more information or to download it to your mobile phone, go to www.anthem.com/ca.

Winter Wellness Tips

Stay Fully Hydrated. The air dries out in winter and our bodies don't get as much moisture as they do in the warmer months. So even though you might not be as thirsty as you are in summer, remember to drink plenty of fluids – preferably water.

1. **Stay Fully Hydrated.** The air dries out in winter and our bodies don't get as much moisture as they do in the warmer months. So even though you might not be as thirsty as you are in summer, remember to drink plenty of fluids – preferably water.
2. **Be Tenacious About D.** In addition to contributing to immune system health, Vitamin D can help improve mood. But since we get a lot of our D from sunlight, levels can drop during the winter. Vitamin D supplements can help restore them to normal.
3. **Save Your Skin.** Dry winter air can lead to dry winter skin. To avoid the itching and flaking, use a heavy, oil-based moisturizer, drink plenty of water, and increase your intake of foods rich in antioxidants and omega-3 fats.
4. **Boost Your Immunity.** To reduce your chances of colds and flu, wash your hands, bundle up and bolster your immune system by eating plenty of fruits and vegetables and/or adding supplements containing Vitamins A, C, D and E.
5. **Watch Your Diet.** Between the decrease in temperature and the increase in holiday parties, winter is the danger zone when it comes to weight gain. Try to avoid overeating and be extra vigilant when it comes to maintaining a healthy diet.
6. **Stay Physically Active.** Exercise can help keep winter weight gain to a minimum. Just as important, it can help to keep the "winter blues" at bay. So keep at it. And, if necessary, substitute indoor workouts for jogging, biking and other outdoor activities.
7. **Get Plenty of Sleep.** Like most animals, people need more sleep in winter. But the substitution of artificial light for sunlight can throw off our rhythms and make it more difficult to fall asleep. Try turning down the lights well in advance of bedtime and, if that doesn't help, ask your doctor if a low dose of melatonin might do the trick.