

Who We Are

Learn more about us!

PHBP is an employer funded group insurance plan providing health coverage for eligible freelancers and staff employees in the commercial production industry. The Plan is specifically designed for the lifestyle of the freelancer in that there are approximately 169 commercial production companies participating in the Plan. As long as a commercial production company is a contributing employer to PHBP, a covered freelancer's work will count toward PHBP's coverage eligibility requirements. Once eligibility requirements are met, a freelancer's benefits are 100% free to the freelancer.

With so many employers participating in PHBP, we're able to offer competitive rates and comprehensive benefits across medical, dental, and vision. In addition, our members receive an elevated customer service experience with access to PHBP's Third Party Administrator, BeneSys, Inc.

We'd like this newsletter to serve our community of employers and freelance and staff participants as a one-stop shop for information concerning your health and benefits. Please enjoy.

Kind regards,

Susan Kaiser, Executive Director, PHBP

Your Benefits

Just a few of the benefit program highlights summarized for the 2016 Plan year.

PHBP provides superior benefits and services in virtually every aspect of healthcare. Please take a minute to review the following Plan highlights:

- Medical and Dental with Anthem, and vision with VSP.
- One of the nation's largest networks - In-Network access to more than 90% of the nation's hospitals and more than 80% of providers overall.
- Preventative services are 100% covered.
- Flu shots are 100% covered.
- Low urgent care co-pay.
- Prescription drug coverage with money-saving mail order service.
- Valuable health and wellness tools.
- 24/7 Nurse Line let you consult with a registered nurse at any hour, day or night (find the Nurse Line number on the back of your Anthem ID).
- Telehealth functionality - Contact a doctor 24 hours a day, from a phone, tablet, or computer through Anthem's "LiveHealth Online" program.

These are only a few of the benefits you'll receive by being part of PHBP. Please visit Anthem.com and PHBP.org for full benefit details.

Pharmaceutical Drug Plan - Changes for 2016

Changes to your prescription drug plan for 2016.

2015 showed higher pharmaceutical drug costs among Tier 4 drugs We implemented cost saving measures for 2016, which should control these costs going forward. The cost saving measures are:

1. \$500.00 deductible on Tier 4 drugs - Tier 4 drugs may cost more than others to treat the same condition, and can add significant costs to the Plan and drive higher rates. A deductible will help control these costs.
2. Home Delivery Option - we encourage you to use home delivery, as it allows for greater control surrounding drug price fluctuations. Please note that Home Delivery is not mandatory.

Plan Changes - Opposite-Sex and Same-Sex Domestic Partnerships

The Plan's language concerning electing a domestic partner has changed.

The Plan was amended on March 3, 2015 in light of the U.S. Supreme Court's decision in *United States v. Windsor*.

In short, the Plan's provisions have been updated to allow for individuals in same-sex relationships to be treated as married under federal law under certain circumstances, as follows:

1. A Participant is married, or
2. A Participant has a partner, the partnership is registered as a Domestic Partnership or a Civil Union by the state, city or county, and the Participant has jointly signed the Plan's affidavit of Domestic Partnership, or
3. A Participant has a partner, and the Participant has jointly signed the Plan's affidavit of Domestic Partnership with their partner.

Please note that all partnerships, whether registered in the state, city, or county, or not, must jointly sign the Plan's affidavit of Domestic Partnership. Issues of taxation apply to a dependent's coverage, and the Plan's affidavit of Domestic Partnership has been updated to allow for proper taxation. Please read the Summary Plan Description (SPD) posted on phbp.org for full detail surrounding this provision.

The Plan was further amended on May 12, 2015 to eliminate the requirement that one or both opposite-sex domestic partners be age 62 or older. Again, please read the SPD posted on phbp.org for full detail surrounding this provision.

Dramatic Freelance Dependent Cost Reduction for 2016 Open Enrollment

Dramatic Reduction in Freelancer Dependent Coverage cost for 2016 plan years....

We've kicked off Open Enrollment season for Freelancers with dramatic reductions to dependent costs. Premium amounts payable to Anthem increased by approximately 14.5% in 2016, but we're not passing the full increase along to our freelancers with dependents. Our new monthly freelancer dependent cost structure will be \$250 for the first dependent (whether that be a spouse or a child) and an additional \$100 per dependent after that. So, for example, if someone has a spouse and a child, the cost to the freelancer would only be \$350, rather than the full amount due to Anthem of \$1,064.04 for family coverage (reflects the 16.24% increase effective in 2016).

Overall, our low renewal rates for staff employers, new freelancer dependent cost model, and quality benefit plans, make us an attractive option for the 2016 plan year. We've already sent out our open enrollment information to our staff employers and freelance employees. Please feel free to reach out to susank@phbp.org with any questions, and stay tuned for more information about the Plan, as well as emails about benefit webinars scheduled between December 17th and December 21st.

We hope that you'll continue to be part of PHBP, and look forward to another healthy year with you!"

Employer Checklist for period ending December 31, 2015

As a PHBP employer, what should you be aware of?

1. Comply with the Employer Shared Responsibility ("Pay or Play") requirements: Employers with greater than 50 full-time employees (including full-time equivalents) must comply with "Pay or Play" no later than January 1, 2016. "Pay or Play" requirements write that an employer must provide "affordable" coverage that provides "minimum value" to full-time employees and their dependents, or else pay the I.R.S. a penalty should one full-time employee receive a premium tax credit. The "Pay or Play" I.R.S. published Q&A is attached for reference at <http://www.irs.gov/Affordable-Care-Act/Employers/Employer-Shared-Responsibility-Provisions>. Stay tuned for more information in the coming months from PHBP, and be sure to contact legal counsel and/or your tax advisor for additional questions.

2. Section 6056 of the I.R.C. requires large employers (50 full-time employees, including full-time equivalents) to report information about compliance with the Employer Shared Responsibility ("Pay or Play") provisions and to furnish related statements to their employees to help employees determine whether, for each month of the calendar year, they can claim a premium tax credit on their tax returns. Forms to file are:

- a. A separate Form 1095-C for each of an employer's full-time employees; and

b. A transmittal on Form 1094-C for all of the returns filed for a given calendar year.

Please stay tuned for more information in the coming months from PHBP, and be sure to contact your tax advisor with any questions about completing these forms.

3. Be aware of any PHBP emails and other correspondence sent to you with regard to "Open Enrollment". We're providing subsidized freelancer dependent coverage, and for out staff employer, rate increases that are more than competitive with the current small group plan marketplace. Enrollment forms and an updated Participation Agreement have been sent to you, and will require your signature. In addition, employee election forms for any employee with a change in election will need to be submitted by end of year as well.

4. We've updated our Participation Agreement to provide greater clarity around the definition of Gross Earnings. Gross Earnings are any earning reported on a freelancer's W2, so this amount includes bonuses and cancellation fees.

New Participation Agreement provides greater clarity around the definition of Gross Earnings

Would you like greater clarity on what makes up Gross Earnings?

PHBP Contributing Employers are aware that contributions for non-union freelancers in covered categories are based upon 8% of each freelancer's gross earnings. We've received questions about what gross earnings are included in the 8% required contribution, so we wanted to include some additional detail. A 2016 Participation Agreement was recently distributed to you, which includes the detail that PHBP management feels will be helpful. The new language is paraphrased as follows:

"...salary, wages, fees, charges, paid time off, cancellation or postponement pay, bonuses, profit participation and expenses, except for reimbursement of actual, documented out-of-pocket expenses, incurred by the employee in the performance of work in the covered job category..."

Please read through your 2016 Participation agreement at your earliest convenience, and sign and submit no later than December 31, 2015. For additional information, please reach out to susank@phbp.org.

How Old Is Your Heart?

Your heart's actual age may be different than your chronological age!

According to Benefitspro, around 75% of the population has a "heart age" that's greater than their chronological age. Just in case you don't know what a person's "heart age" is, the CDC defines it as "the calculated age of a person's cardiovascular system based on his or her risk factor profile. The risks include high blood pressure, cigarette smoking, diabetes status, and body mass index as an indicator of obesity".

Did you know that, as a PHBP participant, you have access to tools designed to help you assess and improve upon your health? Please read through the "Essential Plan and Benefit Communications" section of this newsletter for a summary of these tools offered by PHBP's medical and dental carrier, Anthem. We'll provide more details about these health tools in upcoming newsletters as well.

You can read more about your "heart age" at http://www.benefitspro.com/2015/09/04/most-americans-hearts-older-than-their-age?eNL=55e9c4f2150ba0983657505a&utm_source=BPro_Daily&utm_medium=EMC-Email_editorial&utm_campaign=09072015&LID=127436656

Proactively Managing your Health with Anthem's Health Programs and Tools

Preventative care is key to managing your health, and Anthem can help.

Preventative care is much more than flu shots and annual physicals. Anthem's programs are there to provide an overall preventative health experience. Please see below for a list of programs that are currently available to you:

1. Health Assessment: Determine your overall health status by completing the MyHealth Assessment.

2. Health Record: Improve your overall quality of care by managing your personal health record through Anthem. Health Record allows you to securely gather, store, and manage information about your health in one place, and share what you wish, in a secure fashion, with providers, caregivers, and family members.

3. Health Assistant: Take action toward your health goals with a holistic approach to behavior change. Select goals, track your progress, gain key insights, and create a plan that works for you. Goals can include topics such as "Conquer Stress" and "Quit Tobacco".

4. Health Tracker: Track your personal health with 24 specific health measurement tools.

5. Calculators & Quizzes: Anthem actually provides tools to help you calculate calories, calculate your metabolism, calculate your BMI, and provides quizzes about depression and heart disease.

These are just a few programs about preventative care. If you'd like to read more about these programs, please log into the Anthem website at [Anthem.com](https://www.anthem.com) using your member log-in information, and access the "Wellness Took Kit" under "Heath & Wellness".

Stay tuned for more articles on Anthem's preventative care programs in future newsletters, as well as articles about health management programs (e.g. chronic conditions and special needs).