

New Disability Benefits from Metlife

Free Disability Benefits through Metlife. While you mend, we've got you covered!



Did you know that Freelancers are more prone to accidents on the job? That's why PHBP's freelance benefit will include an income protection plan by way of short-term and long-term disability insurance, at no cost to the employee, effective July 1, 2016.

Short-Term Disability (STD)

STD is administered by Metlife. STD provides the following benefits:

- 60% of your average weekly pre-disability earnings after an elimination period of 7 days.
- Disability coverage for up to 52 weeks for California employees, and for up to 26 weeks for non-California employees, if you are determined to be fully disabled, or partially disabled (maximum monthly benefit of \$3,000).
- Enrollment is automatic and PHBP pays the full cost of STD coverage.
- Coverage is effective once you've met PHBP's eligibility requirements.
- In addition to income protection, your STD benefits include a Work Incentive Program, Rehabilitation Program Incentive, Family Care Incentive, and Moving Expense Incentive.

Long-Term Disability (LTD)

LTD is administered by Metlife. LTD provides the following benefits:

- 60% of your average monthly pre-disability earnings after 360 days on Short-Term disability for California employees, or after 180 days for non-California employees (or until end of STD Maximum Benefit Period).
- Length of coverage is based upon the age and nature of disability. Maximum monthly benefit is \$12,500.
- Enrollment is automatic and PHBP pays the full cost of LTD coverage.
- In addition to income protection, your LTD benefits include an Employee Assistance Program (EAP), Return-to-Work Incentives, Rehabilitation Incentive, Family Care Benefit, Work Benefit, and Moving Expense Benefit.

How to use your Disability Insurance

Once an event occurs that may trigger disability coverage, a claim form will need to be completed and sent to Metlife. More detailed directions on how to file a claim will be posted to PHBP's website at PHBP.org shortly.

The documents attached summarize additional information that you may want to be aware of when claiming disability:

- [*STD Product Overview*](#)
- [*LTD Product Overview*](#)
- [*Disability Claim Timeline*](#)
- [*Disability Employee Assistance Program \(EAP\)*](#)
- [*Frequently Asked Questions about Disability coverage while pregnant*](#)

PHBP is going GREEN with Paperless Communications!

Help PHBP go GREEN by signing up for paperless communications.

PHBP is going GREEN!

Please go to PHBP.org and look for the "GO GREEN" picture on the home page. Once you click on the "Learn More" section of the picture, you'll be directed to instructions how to consent to electronic distribution of plan materials.

Please help us go GREEN by consenting to electronic distribution of plan materials. Unless you provide your consent, we are required to send you all plan materials by mail.

Thank you for your participation.

Eco-Friendly S'well Water Bottles Are Coming Your Way

S'well is generously donating eco-friendly water bottles to our entire participant population. Make sure our Third Party Administrator, Benesys, Inc, has your correct mailing address!

We're excited to tell you that S'well, a company whose mission is to rid the world of plastic bottles, has generously agreed to donate 4,000 water bottles to PHBP's freelance and staff participants. The bottles are composed of non-leaching and non-toxic stainless steel, and designed to keep drinks cold for 24 hours and hot for 12.

Please look out for these water bottles, which are scheduled to arrive by July 1, 2016! They're perfect for traveling from set to set, while working out at the gym, or even just sitting at your desk. However you use them, you're helping S'well in its mission, as well as helping the environment.

PHBP is passionate about everything GREEN - don't forget to sign up for electronic consent of Plan and health communications at PHBP.org.

Your 2016 Summary Plan Description

We're required to send you your 2016 Summary Plan Description by mail unless you consent to electronic communications. Don't forget to consent for next year!

There were changes to your [Summary Plan Description](#) (SPD), effective January 1, 2016.

We're required to send all Plan participants an annual copy of the Summary Plan Description (SPD), along with the most current Summary of Material Modification (SMM). The SPD supplements the medical, dental, and vision information from Anthem and VSP, and describes in greater detail other important aspects of the Plan, such as eligibility and participation. The SMM supplements the SPD, and provides important summaries of any updates to the SPD's provisions.

Please note that there were three critical updates to your benefits since last year's SPD was distributed:

1. There were dramatic reductions to freelancer dependent costs effective January 1, 2016.
2. The age requirement on opposite-sex domestic partnerships was removed, and procedures were added to the SPD to allow for same-sex domestic partnerships, with regard to spousal benefits, even in states where registration for same-sex domestic partnership is not permitted.

As a further reminder, PHBP has gone GREEN - so please don't forget to consent to electronic distribution of plan materials at PHBP.org

Special Rules in Your Participation Agreement about Loan-Out Companies

Did you know that freelance contributions are due on loan-out company arrangements for workers in PHBP covered categories?

The Plan treats employees who own Loan - out companies (as defined in the Participation Agreement) similarly to the way multiemployer plans (i.e. Taft-Hartley) treat such entities under the collective bargaining agreements. Because there are indicia of control and an employment relationship, contributions are made by the borrowing/contributing Producer and coverage is extended to the loaned out/borrowed employee. The Plan does not treat a Loan-out company as an independent contractor nor does it enter into a Participation Agreement (PA) with a Loan-out company as a contributing Producer. The PA you've signed has a special rule regarding Loan-out companies, whereby contributions may be made by the borrowing Producer. The rule appears on page 6 of the PA, attached [here](#).

Please note that the Plan reserves the right, at any time on notice to the Producer, to not accept contributions on behalf of loaned-out employees, and to decline to cover such persons as participants in the Plan as it determines necessary or desirable to comply with applicable law.

Are you classifying your workers as Employees or Independent Contractors correctly?

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PHBP is an employee welfare benefit plan under ERISA that only covers employees. Therefore, if you intend to provide health insurance to your workers through PHBP, they must pass the test for common law employees and you should report their income on a W2 form. Conversely, if you misclassify an individual as an independent contractor who is working in a PHBP covered category and that person is, under the applicable legal tests, an employee, contributions to PHBP may be due for work performed in that category.

The U.S. Department of Labor (DOL) has requirements that employers should adhere to when it comes to classifying workers as employees or independent contractors. You can read more about it by clicking [here](#). The IRS has also issued guidance on the subject relative to the tax code. You can read more about it by clicking [here](#)

If you have questions about the status of a particular individual, you should consult with an appropriate, qualified professional, such as an attorney or tax expert.