

# 2017 Open Enrollment Details

2017 Open Enrollment season is starting soon!

The 2017 Open Enrollment Period will begin on December 1, 2016 and end on December 23, 2017.

Open Enrollment will be completed electronically on the PHBP website at PHBP.org. Effective December 1, 2016, there will be a link on the PHBP website's homepage, which will connect you to the open enrollment page. Also on the PHBP.org open enrollment page will be a PHBP Benefit Webinar, which will remain on the site for the entire month.

Open Enrollment requirements are different for freelance employees versus staff employees versus employers (all forms are due by December 23, 2016):

- Freelance Employees will automatically be enrolled in the Plan and no action is required by the Freelance Employee, unless: the employee would like to opt out of the Plan or elect dependents. Forms for either options will be provided on the website effective December 1, and are provided [here](#) as well.
- Staff Employees will be provided dependent election forms by their employers, which must be submitted back to your employer (who will submit to PHBP). All communication should be received from your employer, but we have also created a staff employee tab on the phbp.org website which has all of your Plan and Benefit Information.
- Contributing Employers that are electing staff coverage will be required to submit a staff election form, indicating whether the Contributing Employer has opted to provide 'Option 1' (medical-only, including pharmaceutical) benefits for their staff employees, or 'Option 2' (medical, dental, vision, and pharmaceutical) for their staff employees. In addition, Contributing Employers will be responsible for sending all completed individual staff employee dependent election forms to PHBP's Third Party Administrator. In addition, all Contributing Employers are required to submit signed, executed copy of the updated 2017 Participation Agreement
- Contributing Employers that are not signing up for staff coverage are only required to submit signed, executed copy of the updated 2017 Participation Agreement.

Links to all of the above forms will be located on the PHBP.org Open Enrollment page, effective December 1, 2016.

# 2017 Benefit and Plan Changes

How we achieved our low rates for 2017!

2016 has been a tumultuous year, for many reasons, and healthcare was no exception. Small Group Plan market rate increases ranged from 25% to up to 75%, largely driven by increased healthcare costs and legislation governing the small group plan market. Although many of our Contributing Employers are "small", by definition, PHBP is itself a Large Group Plan, and therefore is protected from the Small Group Plan market rate increases. Nonetheless, the Large Group Plan market average rate increases were significant as well, so we faced an additional challenge of keeping our high quality, without charging our customers large increases.

With minimal plan changes, PHBP was able to achieve a premium rate increase of only 9.82%. Plan changes largely focused on our "Out-Of-Network" benefits, and Pharmaceutical Plan. Detailed plan changes are as follows:

- Increased Out-Of-Pocket maximum from \$2,000 to \$2,500 (in-network) and from \$4,000 to \$5,000 (out-of-network),
- Increased copay from \$20.00 to \$25.00,
- Increased Out-of-Network deductible from \$1,000 to \$1,500,
- Increased Out-of-Network co-insurance from 40% to 50%, and
- A Pharmaceutical Plan Change to the "Essential Formulary List"

In addition to the benefit changes listed above, Plan rules were changed to include:

- Additional job categories in post-production, digital, and virtual reality for employers not signed to the IATSE National Commercial Agreement. Full details are listed in the 2017 Participation Agreement, attached [here](#).
- Administrative Charges for Staff Employers. Full details are included in the Participation Agreement, but also can be found [here](#).

# PHBP Brings Together Quality and Low Costs - read more about your Plan Highlights for 2017

What makes your benefit plans exceptional?

Your benefit plans are exceptional. Simply by making use of what your benefit carriers offer you, you'll have access to the very best in healthcare. But, PHBP has taken this a step further by providing additional cost subsidies, making your healthcare even less expensive for you.

Take a look at just some of what your carriers are offering you (not including what PHBP also offers, in addition to this):

- One of the nation's largest provider networks, with in-network access to more than 90% of the nation's hospitals,
- NO COST for preventative services, including annual checkups and vaccinations, and NO COST for your seasonal flu shot,
- Low urgent care copay of only \$20.00 versus ER copay of \$150.00
- Health and Wellness Discounts and Coupons, including discounts to gym membership and more (please visit [anthem.com](http://anthem.com) for more information), and
- 24/7 Nurseline and telehealth functionality. In 2017, telehealth also include mental health visits.

In addition, we know how expensive health insurance is, so we've negotiated a more than competitive renewal rate of only 9.82%, while also providing the additional cost savings below:

- Continued subsidized freelancer dependent costs. For example, with renewal rates of 9.82% bringing our family premium amount up to \$1,710.25 per month, our dependent cost model only charges our freelancers with dependents \$250 per month for the first dependent and \$100 per month for each dependent thereafter. For a freelancer with a spouse and one child, the cost the freelancer is only \$350 per month, while PHBP pays Anthem the full \$1,710.25. The savings to the freelancer is over \$1,300 per month!
- Continued free, comprehensive short-term and long-term disability benefits for our freelancer population.
- By staff employers having access to our Large Group Plan size, staff employers have direct benefits through our lower, Large Group Plan renewal rates. With Small Group Plan rate increases averaging between 25% and 75% for the new year, we're able to directly pass on our quality and lower costs to our staff employers.

## 2017 Benefit Summaries

Deductibles, out of pocket maximums, co-insurance amounts - it's all highlighted here.

Your 2017 Plan Summaries are:

- [Medical Benefit Plan Summary](#)
- [Pharmaceutical Plan Summary](#) (The Essential Formulary List will be posted to the PHBP.org website)
- [Dental Plan Summary](#)
- [Vision Plan Summary](#)
- [Short Term Disability Benefit Summary](#)
- [Long Term Disability Benefit Summary](#)

## 2017 Plan Changes

We've added new job categories in 2017 for employers not signed to the IATSE National Commercial Agreement.

Starting January 1, 2017, more freelancers will have access to PHBP coverage and more employers will be able to provide benefits to their employees.

For companies not signatory to the IATSE National Commercials Agreement, the following job categories are now added to the freelance pool eligible for coverage and requiring contributions:

- Animator (2D or 3D),
- CG Supervisor,
- Colorist,
- Compositor,
- Designer,
- Editor,
- Effects Artist,
- Finisher,
- Flame Artist,
- Render Wrangler,
- Stitcher, and
- Technical Director

For companies that are signatory to the IATSE National Commercials Agreement, the current categories will remain unchanged. The current categories are:

- Producer,
- Production Manager
- Production Supervisor
- Production Coordinator
- Bidder
- Production Assistant

Please note that all modifiers, prefix, suffixes of any of the above titles will be included as covered job categories. The 2017 Participation Agreement, attached [here](#), contains the above-stated language in full. A signed, executed copy will need to be submitted to PHBP no later than December 23, 2016.

## **Are you not signed to the IATSE National Commercial Agreement for 2017? Read this for important details about job titles and what to convey to your freelancer population**

Instructions for your freelance employees!

As noted earlier in this newsletter, effective January 1, 2017, companies not signatory to the IATSE National Commercials Agreement will have the following job categories eligible for coverage and requiring contributions, in addition to the original job categories currently covered (i.e. Producer, Production Manager, Production Supervisor, Production Coordinator, Bidder, Production Assistant):

- Animator (2D or 3D),
- CG Supervisor,
- Colorist,
- Compositor,
- Designer,
- Editor,
- Effects Artist,
- Finisher,
- Flame Artist,
- Render Wrangler,
- Stitcher,
- Technical Director

Again, similar to the original job titles, all modifiers, prefix, and suffix of any of the above titles will still be viewed as covered job categories. Sample modifiers are: associate, assistant, CG, digital, interactive, post, VR, etc.

It is key that your freelancers be aware of these changes, as your payroll house processes are based upon how your freelancers complete their time cards. For administrative ease, we've provided a summary of the above to hand out to your freelancers when hired (attached [here](#)).

## 2017 Staff Coverage Administrative Fee and Freelance Administrative Cost Assessment

We've added a Staff Coverage Administrative Fee for 2017.

From the start of staff coverage, we have been able to hold the cost of staff coverage to a straight pass-through of premium. However, for 2017, the trustees have found it necessary to add an additional 2% to the current premium for administration.

We do not foresee this percentage rising in the future, if the freelance population to staff ratios stay somewhat stable. If the experience of freelancers to staff drops this may have to be adjusted.

This 2% is being applied to all 2016 participating employers for 2017, however in 2018 if a company has not met a minimum threshold of \$20,000 in freelance contributions or made less than 40% of overall contributions (Staff and Freelance) to the freelance employee pool, that employer will see an additional 7% administrative assessment added. For companies that join PHBP staff coverage for the first time in 2017 (or after), there will be a 5% administrative fee for the first plan-year of coverage, or until the above-mentioned minimums are met, whichever first occurs, after which, the 2% fee will be in effect and it will be determined after the first and each other subsequent year, whether the additional assessment will be applied.

These fees have become necessary as the shift in participants has changed, and the complexity of administering a plan in the current health insurance marketplace continues to compound.

- Monthly Premium Amount and Administrative Fee for employers that were part of the Staff Plan prior to January 1, 2017:

Option 1: Medical and RX Only

	Employee	Employee + SP/DP	Employee + Ch(n)	Family
Premium	\$507.74	\$1,117.20	\$913.97	\$1,574.10
2% Fee	\$10.15	\$22.34	\$18.28	\$31.48
Total	\$517.89	\$1,139.54	\$932.25	\$1,605.58

Option 2: Medical, Dental, Vision, and RX

	Employee	Employee + SP/DP	Employee + Ch(n)	Family
Premium	\$551.47	\$1,204.21	\$1,010.78	\$1,710.25
2% Fee	\$11.03	\$24.08	\$20.22	\$34.21
Total	\$562.50	\$1,228.29	\$1,031.00	\$1,744.46

- Monthly Premium Amount and Administrative Fee for employers that are electing Staff coverage for the first time:

Option 1: Medical and RX Only

	Employee	Employee + SP/DP	Employee + Ch(n)	Family
Premium	\$507.74	\$1,117.20	\$913.97	\$1,574.10
5% Fee	\$25.39	\$55.86	\$45.70	\$78.71
Total	\$533.13	\$1,173.06	\$959.67	\$1,652.81

Option 2: Medical, Dental, Vision, and RX Only

	Employee	Employee + SP/DP	Employee + Ch(n)	Family
Premium	\$551.47	\$1,204.21	\$1,010.78	\$1,710.25
5% Fee	\$27.57	\$60.21	\$50.54	\$85.51
Total	\$579.04	\$1,264.42	\$1,061.32	\$1,795.76

Please note that all staff charges are detailed on page 10 of the Participation Agreement, attached [here](#).