

Open Enrollment Ends on December 15th, 2017 - Read More About What You'll Need to Do Before Then!

2018 Open Enrollment Period is Underway!

Open Enrollment Period is the period when elective changes may be made to coverage, but it's also the time in which all Contributing Employers must sign and submit their 2018 Participation Agreements, and if electing Staff Coverage, their 2018 Staff Election Forms. AICP General Member companies that have not signed up for PHBP in prior years may join PHBP at any time though, regardless of whether PHBP's Open Enrollment Period has ended.

- Eligible Freelance Employees - unless making changes to your coverage, such as adding or removing a dependent or opting out of the Plan ([click here](#)), there is no action required.
- Newly Eligible Freelance Employees - a new employee enrollment package will need to be completed. Please go to the PHBP website's homepage (PHBP.org) for access to PHBP's Open Enrollment page, where a link to the package may be found.
- Staff Employees - Your employer will work with you on completing any necessary forms.
- Contributing Employers - ALL Contribution Employers will need to sign and submit their 2018 Participation Agreement ([click here](#)) and if electing Staff Coverage, their 2018 Staff Election Form ([click here](#)). Contributing Employers with Staff Coverage will also need to work with their staff employees to complete any election forms.
- Not yet a PHBP Contributing Employer? Although an AICP General Member may join PHBP at any time, there's no better time than now. Not only does the Plan provide high quality, comprehensive benefits across medical and dental with Anthem, vision with VSP, and disability (for freelance employees only) with Metlife, but the Plan's provisions have been tailored to fit the lifestyle of those in production. For example, the Plan provides assistance toward meeting the Plan's eligibility requirements for freelance employees that transition to staff coverage, and vice versa, so that there isn't a lapse in coverage.

All forms and directions may also be found on the PHBP website's homepage, at PHBP.org.

For any questions about Open Enrollment, please email or call Susan Kaiser, PHBP's Executive Director, at susank@phbp.org or at 646-270-1431.

Some of PHBP's Plan and Benefit provisions have changed in 2018.

With healthcare market still in flux, PHBP was still able to achieve lower than average rate increases, but with some changes to the Plan's provisions as well.

PHBP achieved a 4% renewal rate for 2018, which is half of the 8% trend seen in the Large Group Plan market, and a fraction of the 20% average renewal rate seen in the Small Group Plan market. With that being said, with the 4% increase to premium, along with several years of double digit premium rate increases in prior years, the Trustees feel that it is necessary to share the additional expenses with both Contributing Employers and Freelance Employees.

The resulting Plan changes are as follows:

- Eligible Freelance Employees will be charged an annual fee of \$300 per Freelance Employee. The fee will be billed at the start of each Freelance Employee's Coverage Period.
- The gross earnings eligibility requirement has been increased to \$35,000 from \$30,000. For eligible freelance employees in the middle of their Coverage Period, their benefits will continue until the end of their current Coverage Period, at which time, the work performed during their current Qualifying Period will count toward achieving eligibility for next year's Coverage Period. Next year's Coverage Period eligibility will be governed by the updated eligibility requirement. Please note that the 100 day requirement is still in place.
- Contributing Employers will make freelance employee contributions at the rate of 9% of gross earnings (the current rate is 8%).

In addition, the Plan's provisions were updated to provide greater clarity around the following:

- A "day" for eligibility purposes: a "day" is 8 hours. Only one "day" may be assigned per 24 hour period, and no fractional days will be assigned.
- A "commercial" is defined to be: "A moving picture work regardless of method, means or medium of production or post production (whether film/tape/digital/animation or other) that promotes or advertises a brand, product or service to the general public and

regardless of the distribution format/medium/platform/channel, but excluding music videos.

Employers Are Welcome to Join AICP and PHBP Regardless of any Union Membership

Interested in Joining PHBP But Not Interested in Joining any Unions? That's More Than Fine - union membership is not a prerequisite for AICP and PHBP membership!

Commercial Production Companies, union or non-union, are eligible for General Membership with AICP. Once an employer is a General Member, the employer may elect to be part of PHBP. There is no requirement that any General Member of AICP or PHBP Contributing Employer sign any Collectively Bargained Agreements (CBA). In fact, with PHBP's expansion into digital and post production for Contributing Employers not signed to the IATSE Commercial Production Agreement, Contributing Employers not signed to any unions are able to help more freelance employees obtain coverage with PHBP.

With the increased use of the internet as a platform for advertising, what is the difference between a Commercial and New Media?

With internet based commercials on the rise, why can a Commercial never be New Media and vice versa?

In the constantly evolving world of content production, it is imperative for our industry to have a clear understanding of which projects are to be classified as "Commercials". For those involved in both commercial production and the production of entertainment projects, understanding the distinction between the two is critical. With the increase in production of "New Media" projects, we want to reiterate that New Media is "entertainment", while a promotional piece seen on the internet, or any other platform, is a "commercial". The platform on which the piece is viewed or distributed is irrelevant to its classification.

- Both SAG-AFTRA and DGA define New Media as original or derivative entertainment projects for the internet. These projects are non-promotional.
- PHBP's definition of a commercial is "A moving picture work (including film/tape/digital, but excluding music videos), that advertises or promotes a brand, product or service to the general public, regardless of the distribution format/medium/vehicle". These projects include all forms of advertising/promotion, including jobs for the "internet only", or any other platform. Extended running times, documentary or narrative storytelling techniques or the presence of other "entertainment" aspects do not change the classification from "Commercial" to "New Media". The presence of the promotional aspect cements the piece's classification as a "Commercial", regardless of the presence of any other influencing characteristic.

Our freelance commercial production employees rely on your PHBP contributions for the eligibility and continuity of PHBP provided health benefits for them and their families. Contributions are never due on New Media projects, but all commercials as defined above require contributions on behalf of all eligible employees.

Your clear designation with your payroll companies is critical toward the proper classification of jobs as either non-promotional entertainment jobs, or promotional commercial jobs, leading to the proper assignment of PHBP freelance employee contributions. We hope that this document will assist in guiding you through this process.

Please reach out to Susan Kaiser at susank@phbp.org, or at 646-370-1431, with any questions.