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For Immediate Release

Date: March 24, 2020

From: Sean Cooley, PHBP Executive Director

To: All Participating Employers and Freelance Employees.

To the PHBP community,

In 2003, the AICP set out to establish a health benefits program whereby member employers could voluntarily fund a health benefits program for their freelance production teams. In 2008 the PHBP began offering coverage to eligible freelance employees and in 2013 Staff coverage was added. Benefits have increased over the years as plan participation has grown and the PHBP Trust has established a firm foundation, in no small part due to the commitment of the growing number of Participating Employers and the foresight and careful planning by plan professionals and Trustees. Employers providing for employees. A community taking care of its own.

That tradition continues now as the PHBP Board of Trustees has approved the following unprecedented relief package to help our community brace for the impact of cancelled shoots, slowing workflow and the loss of employment that comes as a consequence of each. Our primary goal is the health and welfare of the PHBP community of covered Freelancers, Staff and the Production Companies that employ them, as well as the underlying stability of the Plan itself.

Effective immediately for a three-month duration except as noted:

1. Freelance Eligibility: All Qualification Periods Ending March 31, 2020 through February 28, 2021 will be extended for 3 months. What this means: You will not lose your insurance because you failed to requalify for coverage due to lost work in March, April or May. This effectively extends coverage for three months for all currently covered Freelancers to prevent a lapse in coverage during the extended Qualifying Period. For those not currently covered but working to attain eligibility, a 13th, 14th or 15th month of 'look back' will be added to the reviewed Qualifying Period to accommodate missed work opportunities in March, April and May, thus providing an equal opportunity to qualify for the coming year. The Board will continue to assess the situation during the next three months and determine if further action is warranted.

Examples: A) John's current Qualification Period ends May 31st. His current Coverage Period ends July 31st. Due to the current crisis and resulting lack of work, the Plan is extending John's Qualifying Period and current Coverage Period by 3 months. Therefore, the end of his current Qualification Period will push from May 31st to August 31st. The end of his current Coverage Period will push from July 31st to October 31st. If John requalifies for coverage by August 31st, his next 12 month coverage period will start November 1st.

B) Jane's current Qualification Period ends November 31st. Her current Coverage Period ends January 31st, 2021. Due to the current crisis and resulting lack of work, the Plan is extending Jane's Qualifying Period and current Coverage Period by 3 months. Therefore, the end of her current Qualification Period will push from November 31st to February 28th, 2021. The end of her current Coverage Period will push from January 31st to April 30th. If Jane requalifies for coverage by February 28th, her next 12 month coverage period will start May 1st, 2021.

2. Freelance Fees: The Plan will waive the following recurring monthly fees for all covered freelancers for three months starting with fees due for April coverage: Dependent Fees, Bridge Payments and Buy-up Fees.

3. Furloughed or Laid Off Staff Employees: The Plan will allow any furloughed or laid off covered staff employee to remain on their employer's staff coverage through May 31, 2020. Coverage must be offered on a uniform, non-discriminatory basis across the board to all furloughed or laid off employees and the employee's share of premium contributions must be the same or less than those contributed prior to the layoff. Additionally, any new Employees hired prior to May 31, 2020 will not be subject to a waiting period.

4. Reduced Hours of Full-time Staff Employees: The Plan will allow any currently covered full-time employee whose hours are reduced to part-time status with the same employer to remain on their employer's staff coverage for three months, as long as the monthly premium payment is received; this temporarily waives the Plan rule that only full-time employees working at least 30 hours per week are eligible employees for staff coverage. Coverage must be offered on a uniform, non-discriminatory basis across the board to all employees and the employee's share of premium contributions must be the same or less than those contributed prior to the reduction in hours.

5. COBRA Continuation Coverage: The Plan will apply a 20% discount on the medical only portion of COBRA costs. This discount applies to the cost of COBRA coverage in April, May and June 2020 and includes all eligible staff employees who may be laid off and eligible for COBRA benefits as well as those staff and freelance employees currently on COBRA coverage.

6. Online Banking: Effective immediately all PHBP invoices for employers and freelancers may be paid online, including credit card payments. Check your invoice for payment details.

The Producers' Health Benefits Plan recognizes the financial challenges confronting our commercial production community and extends these relief mechanisms to ease the resulting financial burdens and concerns of continued health coverage. Although we cannot foresee how long this crisis will last or what impact it will ultimately have, we will continue to monitor the situation and adjust our course of action as required for prudent governance and the wellbeing of our membership.

Anthem Blue Cross is temporarily waiving all out of pocket costs to use their Live Health Online service. Find more information on that and all things related to Covid-19 and your health coverage at Anthem's dedicated site: [coronavirus \(COVID-19\)](#)

Please note all employers are responsible for adding or removing their employees from their staff coverage using the Employee Navigator portal. Please go to the Employer section of [phbp.org](#) for detailed instructions.

I would like to share my gratitude for the extraordinary efforts made by the Plan's Board, Brokers, Counsel, Advisors and BeneSys, the Plan's third party administrator. Please reach out to them at staff@PHBPbenefits.org with billing or administrative issues.

If you have non-administrative questions or concerns, please feel free to reach out to me directly at SeanC@phbp.org.

I send my most sincere hopes that everyone is, and remains, safe and healthy.