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For Immediate Release

Date: August 27, 2020
From: Sean Cooley, PHBP Executive Director
To: All PHBP Freelance Employees.
RE: COVID-19 RELIEF MEASURES

To the PHBP Freelance community,

Five days after the first “Stay at Home” orders were issued anywhere in the country, the PHBP announced a sweeping set of relief measures to guarantee coverage, waive fees, allow employers to keep laid off, furloughed and reduced hour staff on their employer coverage and otherwise ease the burdens and calm the fears around health coverage caused by the pandemic. We were the first entertainment industry health plan to respond to the crisis and have offered the most extensive series of relief measures to our members. While our community is still heavily impacted by COVID-19 related job loss, freelance work is slowly but steadily returning. Since the lowest point in April, employer contributions (based on work days) have been increasing an average of 14% each week. Contributions for work week ending August 9 were 74% of Pre-pandemic contribution levels, compared to the 10% received in the worst week in April. We are hopeful the trend will continue to climb into the holiday advertising season and beyond.

To date, the plan has **added 5 months to everyone’s Qualifying Period and Coverage Period**, providing 17 months to earn eligibility and 17 months of coverage and health security. The additional qualifying time is also granted to those not currently covered but working towards eligibility, so all freelance employees of our Participating Employers have an equal opportunity to earn eligibility for the benefits of PHBP.

As has been stated in previous announcements, though 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 of the Plan and the wellbeing of our membership. As such, the PHBP Board of Trustees has approved the following:

1. All recurring monthly fees will be waived for the rest of the year.
2. For those with coverage terminating Nov. 1 or Dec. 1, the Plan will cover 100% of the cost of COBRA Continuation Coverage through 2020.
3. One additional month of ‘look back’ will be added to everyone’s 17 month Qualifying Period to account for anticipated work shortages in September.
4. The Plan will continue the 20% discount for those already on COBRA for the rest of the year.

Here are the details:

1. Freelance Fees: The Plan will **waive monthly fees for the remainder of 2020**, having already waived these fees from April through August. Specifically, no Dependent Coverage Fees, Bridge Payments and Buy-up Fees will be due for coverage in September, October, November and December 2020.

2. Subsidized COBRA. If your extended 17 month Qualifying Period ends August 31, 2020 or September 30, 2020 and your extended 17 month Coverage Period ends November 1, 2020 or December 1, 2020 and you do not re-qualify for continued coverage, the **Plan will subsidize 100% of the cost** of your November and/or December, respectively, Medical/Rx COBRA Continuation Coverage if you elect such coverage. Notices will be sent approximately 30 days prior to the expiration of benefits with details on how to elect COBRA continuation coverage.

3. Additional “Look Back” Period: To account for anticipated work shortages in September, if you are not eligible for continued coverage at the end of your extended 17 month Qualifying Period, the Plan will add one additional month of ‘look back’ and include eligible work in the 18th consecutive month for purposes of determining continued eligibility. This will not alter the end date of your current extended Qualifying Period nor will it affect the start date of your next Qualifying Period.

Example A: Your Qualifying Period that was supposed to end March 31 now ends August 31, 2020 and coverage expires Nov. 1st. You have worked 90 of the 100 days needed for eligibility and have no banked days. If you work 10 days in September (the added ‘Look Back’ month), coverage will continue uninterrupted and renew for another 12 month Coverage Period. If you do not, coverage will terminate November 1, 2020. If you elect COBRA Continuation Coverage, the Plan will pay 100% of the cost of Medical/Rx coverage for November and December.

Example B: Your Qualifying Period that was supposed to end April 30 now ends September 30, 2020 and coverage expires Dec. 1st. You have earned \$32,000 of the \$35,000 needed for eligibility. If you earn \$3,000 in October (the added ‘Look Back’ month), coverage will continue uninterrupted and renew for another 12 month Coverage Period. If you do not, coverage will terminate December 1, 2020. If you elect COBRA Continuation Coverage, the Plan will pay 100% of the cost of Medical/Rx coverage for December.

See the attached graph for further examples.

Note: As stated in the first announcement of relief measures on March 24, 2020, all added months of Qualifying and Coverage periods as well as the added “Look Back” period are for original, pre-pandemic Qualifying Periods ending between March 31, 2020 and February 28, 2021.

5. Discounted COBRA for those currently on COBRA: For those already on COBRA, the Plan will continue to apply a 20% discount on the medical/Rx only portion of COBRA costs for September, October, November and December coverage, having already provided this discount from April through August.

Please note relief measures may or may not be extended in monthly or other increments as determined by the Board of Trustees and no assumptions of an unlimited or ongoing continuation of relief measures should be made except where explicitly provided. The Plan will continue to assess the situation on an ongoing basis.

As a reminder, our carriers are offering the following enhanced benefits in response to the current pandemic:

- **Live Health Online:** Anthem will continue to waive all cost-shares associated with Live Health Online services with in-network providers until further notice. Telehealth doctor visits give you access to health care without leaving your home, including chat therapy offerings for mental health. Find more information on that and all things related to Covid-19 and your health coverage at Anthem's dedicated site: [coronavirus \(COVID-19\)](#)
- **Expanded Dental options:** As announced in May, the following new dental care opportunities are available to all covered freelancers:

- The TeleDentists

The TeleDentists is a service that offers emergency dental care 24/7 on computers, tablets and smartphones. Anthem plans will cover emergency teledentistry exams at 100 percent with no deductibles or copays. They cover non-emergency teledentistry the same way they do equivalent care in a dentist's office.

This TeleDentists [flyer](#) provides more information.

Ortho@Home

PHBP Members can also choose virtual services for teeth straightening through Ortho@Home, Anthem's new at-home orthodontia program. PHBP members will have access to at-home clear aligner therapy. They will also receive retainers and teeth whitening when treatment is finished. This [flyer](#) explains the details.

- **Extended COVID-19 care:** Anthem will cover all costs of medically necessary testing and treatment with no copays or cost-sharing as long as the treatment is received from doctors, hospitals and other health-care professionals in your plan's network.

For COVID 19 related news and resources, please visit our website [here](#), including links to help you stay connected, stay creative, stay healthy, stay helpful, stay in tune and stay calm. Included are links and information on the PHBP's Employee Assistance Program and Live Health Online services. You can also find a link to the AICP's COVID-19 Guidelines and Considerations for the new realities of commercial production.

The Producers' Health Benefits Plan recognizes the challenges confronting our community and extends these relief mechanisms to ease your financial burdens and concerns of continued health coverage while maintaining prudent governance of the Plan.

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