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### **For Immediate Release**

Date: June 5, 2020

From: Sean Cooley, PHBP Executive Director

To: All PHBP Freelance Employees.

To the PHBP Freelance community,

As the COVID-19 pandemic continues to prevent the usual flow of work in the commercial production industry, the PHBP Board of Trustees has voted to extend all previously announced COVID-19 relief measures through July 31, 2020. We will continue to monitor and assess the situation and update you on a monthly basis. See below for all extended relief measures and COVID-19 related updates.

**1. Freelance Eligibility:** On March 24, the Plan extended all Qualification Periods by three months to accommodate the lack of work in March, April and May. On May 13<sup>th</sup> we extended that by one month to include June and now extend those Qualification Periods by another month to include anticipated work shortages in July. What this means: You will not lose your insurance because you failed to requalify for coverage due to lost work in March, April, May, June or July. This effectively extends coverage for all currently covered Freelancers for five months to prevent a lapse in coverage during the extended Qualifying Period. For those not currently covered but who were working to attain eligibility, 5 additional months of 'look back' will be added to the reviewed Qualifying Period to accommodate missed work opportunities in March, April, May, June and July, thus providing an equal opportunity to qualify for the coming year.

**2. Freelance Fees:** The Plan will waive Dependent Fees, Bridge Payments and Buy-up Fees for July coverage, having already waived these fees for coverage in April through June.

**3. COBRA Continuation Coverage:** The Plan will apply a 20% discount on the medical/Rx only portion of COBRA costs for July coverage, having already discounted COBRA coverage for April through June.

**4. 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 \(COVID-19\)](#)

**5. Online Banking:** As a reminder, the Plan recently introduced Klik-N-Pay, which allows online bill payment, including credit card payments. Check your invoice for payment details.

**6. Expanded Dental options:** As announced in May, the following new dental care opportunities are now 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 teledentistry exams at 100 percent with no deductibles, copays, paperwork, or claims to file through June 30, 2020. They cover teledentistry the same way they do equivalent care in a dentist's office.

The TeleDentists flyer provides more information for you and your employees.

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.

**7. Extended COVID-19 care:** Anthem will cover all cost 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 to help prepare for the new realities of commercial production.

The Producers' Health Benefits Plan recognizes the financial challenges confronting our community and extends these relief mechanisms to ease 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.

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