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### **For Immediate Release**

Date: May 8, 2020

From: Sean Cooley, PHBP Executive Director

To: All Participating Employers and Freelance Employees.

To the PHBP community,

On March 24<sup>th</sup> the plan issued a series of COVID 19 relief measures including the extension of all Qualification Periods ending March 31, 2020 through February 28, 2021 by three months to offset work shortages in March, April and May. The Plan will extend those Qualification Periods by one additional month to offset anticipated work shortages in June.

What this means: You will not lose your insurance because you failed to requalify for coverage due to lost work in March, April, May and June. This effectively extends coverage for four 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 13<sup>th</sup>, 14<sup>th</sup>, 15<sup>th</sup>, or 16<sup>th</sup> month of 'look back' will be added to the reviewed Qualifying Period to accommodate missed work opportunities in March, April, May and June, thus providing an equal opportunity to qualify for the coming year. The Board will continue to assess the situation and determine if further action is warranted.

Examples: A) John's current Qualification Period ends May 31<sup>st</sup>. His current Coverage Period ends July 31<sup>st</sup>. Due to the current crisis and resulting lack of work, the Plan is extending John's Qualifying Period and current Coverage Period by 4 months. Therefore, the end of his current Qualification Period will push from May 31<sup>st</sup> to September 30<sup>th</sup>. The end of his current Coverage Period will push from July 31<sup>st</sup> to November 30<sup>th</sup>. If John requalifies for coverage by September 30<sup>th</sup>, his next 12 month coverage period will start December 1<sup>st</sup>.

B) Jane's current Qualification Period ends November 31<sup>st</sup>. Her current Coverage Period ends January 31<sup>st</sup>, 2021. Due to the current crisis and resulting lack of work, the Plan is extending Jane's Qualifying Period and current Coverage Period by 4 months. Therefore, the end of her current Qualification Period will push from November 31<sup>st</sup> to March 31<sup>st</sup>, 2021. The end of her current Coverage Period will push from January 31<sup>st</sup> to May 31<sup>st</sup>. If Jane requalifies for coverage by March 31<sup>st</sup>, her next 12 month coverage period will start June 1<sup>st</sup>, 2021.

For more 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 Plan's Employee Assistance Program and Live Health Online chat therapy offerings. Anthem Blue Cross is temporarily waiving all out of pocket costs, including deductibles, to use their Live Health Online service.

Anthem is expanding its care options to give members better access to dental care during the COVID-19 crisis. The TeleDentists® and Ortho@Home providers joined the plan networks on May 1, 2020.

### **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. We cover teledentistry the same way as we do equivalent care in a dentist's office.

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

### **Ortho@Home**

Members can also choose virtual services for teeth straightening through Ortho@Home, Anthem's new at-home orthodontia program. Members with orthodontic benefits 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.

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.

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