



c/o Raleigh Studios, 650 N. Bronson Ave., Suite B-138  
Los Angeles, CA 90004 | (323) 960-4781 | [www.phbp.org](http://www.phbp.org)

October 7, 2019

Dear PHBP covered Freelancers,

For over a decade the PHBP has offered comprehensive medical, vision and dental healthcare benefits to the commercial freelance community, and provides additional income security with \$25,000 in Basic Life insurance, plus both Short and Long Term Disability coverage, all of which are part of the PHBP benefits provided at no cost to you. These employer provided benefits are significant in today's healthcare environment. Please take a moment to read the following announcements regarding some new insurance plans being offered in 2020, as well as changes to existing rules and improvements planned for the coming year.

### **2020 Enrollment Guide and New Coverage Options available to all Freelancers:**

Enclosed please find your 2020 Special Enrollment Guide. The Plan is offering a new PPO plan available to all freelancers, regardless of your income tier or current medical coverage, but you must enroll during the **Special Enrollment Window of October 21 – November 17, 2019** for coverage to start on January 1, 2020. If you enroll now, we'll waive your next \$300 enrollment fees and discounts are available on dependent costs. In addition to the new PPO, you can take advantage of the Plan's large group rates and purchase additional Voluntary Benefits: Supplemental Life insurance up to \$1Million, Hospital Indemnity, Critical Illness and Accident Insurance. If you do not enroll during this Special Enrollment Window, your next opportunity will be during your next regular annual renewal period. See your enrollment guide for details and instructions. Benefit Summaries of all 2020 Plans can be found [here](#).

### **Benefits Counselors:**

As part of our new Online Enrollment process, the Plan has partnered with Synergy Enrollment to provide a robust online platform that all employees will now use for enrollment and renewal. As part of the new online enrollment experience, all employees will be able to schedule a phone consultation with a licensed Benefits Counselor so you have a complete understanding of all your choices. Details are available in your enrollment guide.

### **Overview Videos:**

Go to [PHBP.org](http://PHBP.org) and click on "California Freelancers" or "Non-California Freelancers" depending on your state of residence. Click on the "PHBP 2020 Overview Videos" for a general overview of what's available in 2020 and details on the new "HSA" PPO Plan.

## **Townhall Meetings and Webinars:**

Los Angeles Freelance Townhall: October 23, Hollywood, 6:45 pm.

Raleigh Studios, Chaplin Screening Room, 660 N. Van Ness Ave (Parking Structure)

Park in structure and security will provide walking directions to screening room.

6:15 pm Reception - Food and Drink provided

New York Freelancer Townhall: October 29, Chelsea, 6:45 pm.

The Norwood Club Screening Room, 241 W. 14<sup>th</sup> Street (between 7<sup>th</sup> & 8<sup>th</sup> Aves.)

6:15 pm Reception – Food and Drink provided

Live Webinars:

November 6<sup>th</sup> at 11 am and 6 pm, PST (2pm and 9pm EST)

November 7<sup>th</sup> at 4pm PST (7pm EST)

## **Summary Plan Description and New Rules for 2020:**

The “Summary Plan Description” (SPD) provides all the rules and regulations governing how to attain eligibility for coverage and how to maintain your coverage once eligible. **The official SPD can be found [here](#).**

Enclosed with this letter is an official Summary of Material Modification (SMM), officially modifying two rules in the posted SPD. These new rules will go into effect January 1, 2020:

1. **BANKED DAYS:** The maximum number of banked days that may be accumulated is 50% of the days needed to attain eligibility. All other Plan rules relating to banked days continue to apply. See the SPD for complete details.
2. **BRIDGE RATE:** The daily bridge rate will increase to \$8.50 per day needed for qualification after the minimum of 50 worked and/or banked days has been achieved. All other Plan rules relating to Bridge Payments continue to apply. See the SPD for details.

## **Eligible Dependents:**

Only enroll or re-enroll *Currently Eligible* dependents. See the enrollment guide for details and definitions of an eligible dependent. The Plan will conduct a Dependent Audit in 2020 and current eligibility of your enrolled dependents will have to be documented. Any ineligible dependents will be terminated from coverage and the participant freelancer shall reimburse the Plan for all premiums paid in 2020 on behalf of ineligible dependents, and may be liable to reimburse the carriers for any claims paid in 2020. If you currently have ineligible dependents enrolled in your plan, remove them now, no questions asked.

## **Online Banking:**

Effective in time for your December payment for any new voluntary benefits you may elect, dependent cost-share payments or annual enrollment fees, you'll be able to pay online, set up recurring payments, ACH Transfers, or pay by credit or debit card. Details and instructions will be mailed in November.

## Special Enrollment Window:

Please review the enclosed 2020 Enrollment Guide and schedule a call with a qualified benefits counselor to answer your questions and help you explore your options. ***The Special Enrollment Window is October 21 – November 15<sup>th</sup>, 2019.***

If you choose to add nothing new and keep all of your coverage the same with no migration to the new PPO, no supplemental life insurance and no voluntary benefits, you do not have to log in or do anything – your coverage will continue as usual. Additional restrictions will apply on the Supplemental Life coverage after the Special Enrollment Window. Please consult the enclosed Enrollment Guide for details.

Please consult the “How do I Enroll” section of your Enrollment Guide for contact information for benefits counselors to answer your questions and help you enroll, or refer to the Contact Information at the end of your Enrollment Guide for additional contact information.

On behalf of the Trustees and Sponsoring Employers of the Producers’ Health Benefits Plan, I wish you and your loved ones a happy, healthy and prosperous 2020.

Sincerely,



Sean Cooley  
Executive Director  
The Producers’ Health Benefits Plan