



FALL 2020

MPI

CORONAVIRUS UPDATE

October 7, 2020

Dear Business Agent:

COVID-19 (Coronavirus) news is changing rapidly, almost hour by hour. The purpose of this email is to inform you of the steps MPI has taken to help Participants and dependents deal with this current health crisis. Feel free to share the following with your members.

No-Cost COBRA for a Certain Benefit Period

Over the past few months, Participants who meet certain conditions have been provided with additional hours to allow them to meet the minimum hours necessary to qualify for eligibility as an Active Participant through the Motion Picture Industry Health Plan (MPIHP). These included providing Participants with certain eligibility for the following benefit periods: June 1, 2020 through November 30, 2020; July 1, 2020 through December 31, 2020; and August 1, 2020 through January 31, 2021.

The Board of Directors of MPIHP enacted another measure that provided Active Health Plan eligibility to certain Participants – no-cost COBRA coverage for certain Participants for the benefit period of September 1, 2020 through February 28, 2021, October 1, 2020 through March 31, 2021, November 1, 2020 through April 30, 2021. This no-cost COBRA coverage is now being offered to certain Participants for the benefit period of December 1, 2020 through May 31, 2021 so long as certain conditions are met.

Specifically, for Active Participants in MPIHP (excluding those currently on COBRA) who are currently enrolled and whose benefit period ends on November 30, 2020, MPIHP has granted up to six months of special no-cost COBRA coverage for the benefit period commencing December 1, 2020, provided that such currently enrolled Participant has at least one (1) worked and/or banked hours combined, but less than the 400 worked and/or banked hours combined required to gain eligibility for the benefit period commencing December 1, 2020 to and including May 31, 2021.

For purposes of this provision, the term “worked and/or banked hours” does not include hours granted under the short-term or long-term disability provisions of MPIHP.

No-cost shall mean that the standard COBRA premiums will be waived during the applicable benefit period; however, payment of the premiums otherwise due under the MPIHP for Active Participants will be required.

All of the Participant’s banked hours and worked hours for the qualifying period from March 22, 2020 to September 19, 2020 will be applied to the benefit period of December 1, 2020 to May 31, 2021 prior to the granting of the special no-cost COBRA coverage, and no hours will be retained in the Participant’s bank of hours.

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Participants are required to complete a COBRA election form with MPIHP by November 30, 2020 in order to qualify for this special one-time benefit.

Waiver of Health Premium

Due to the COVID-19 national health emergency, the Motion Picture Industry Health Plan will grant a waiver of three consecutive months of dependent eligibility premium payment for health benefits to each Active Health Plan Participant in the group owing \$25 per month for one dependent or \$50 per month for two or more dependents for Participants with health premium payments due:

- ▶ By August 31, 2020, for the quarter beginning September 1, 2020, for those Participants who worked fewer than fifty (50) hours in July and August 2020;
- ▶ By September 30, 2020, for the quarter beginning October 1, 2020, for those Participants who worked fewer than fifty (50) hours in August and September 2020;
- ▶ By October 31, 2020, for the quarter beginning November 1, 2020, for those Participants who worked fewer than fifty (50) hours in September and October 2020; and
- ▶ By November 30, 2020, for the quarter beginning December 1, 2020, for those Participants who worked fewer than fifty (50) hours in October and November 2020.

If a Participant worked fewer than fifty (50) hours in the applicable two (2) month period but has already paid his/her premium, the Participant will receive a credit for such payment for the future.

Special No-cost COBRA recipients shall be eligible for this premium waiver, provided they meet the fewer than fifty (50) hours requirement described above.

If a Participant receives a premium waiver but later has more hours reported on his/her behalf, as a result of a lag in reporting or late reported hours, causing the participant to exceed the fifty (50) hour threshold, MPIHP will not recoup the waived premium payments.

Sincerely,

David Asplund
Chief Executive Officer