



BEHIND THE SCENES

How to Contact Us

You can reach the Fund Office by telephone, mail, fax, foot or online. We're located (at least for now—see the story about our pending move) at 55 West 39th Street, 5th Floor, New York, NY 10018-3803. If you're in New York, our phone number is 212-580-9092; otherwise, you can call us toll-free at 1-800-456-FUND (3863). The fax number is 212-787-3607. Sending us an email? Direct it to the Web site at www.iatsenbf.org.

Please note that the Fund Office will be closed in observance of the following holidays:

Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Columbus Day	Monday, October 9

Check Your Local Listings

To avoid confusion, we're making it easy to identify information in **Behind the Scenes** that applies to you. If you're in the Health & Welfare Fund Plan A, watch for the **A** that precedes certain articles. This means the article pertains to your plan only. Likewise, a **C** at the start of an article indicates that it applies only to H&W Plan C participants.

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VOLUME 1 ISSUE 1



FROM THE EXECUTIVE DIRECTOR

Welcome to the premiere issue of **Behind the Scenes**, a newsletter written exclusively for participants in the IATSE National Benefit Funds. In each issue, we'll spotlight subjects of interest to you—some educational, some administrative and some just for fun. We're here to advise and remind you of the things you need to know (and do) to make the most of all your benefits as a participant in the IATSE National Benefit Funds. This first issue covers a broad range of topics—including our upcoming Fund Office relocation, the prescription drug mandatory mail order program, planned Web site improvements, vacation planning and retirement account management. **Behind the Scenes** will be published four times a year, so if you have an idea for an article or suggestion for improvement, please share it with us.

Anne J. Zeisler



We're On the Move



Grab your Blackberry, Rolodex or address book—the Fund Office is moving to a new location. Sometime in October (exact date to follow), we'll pack up our computers, pencils and paper clips and move around the corner to **417 Fifth Avenue** between 37th and 38th Streets on the third floor. It's a short walk from where we are today but light years away in terms of the changes we'll be making. We'll have much more floor space, which will allow us to increase staff for our new participant call center to serve you better and faster. In addition, we're overhauling our communication networks and upgrading to state-of-the-art computer and telephone systems. As part of the conversion, we'll have new phone numbers, which we'll broadcast as soon as they're available. It's an exciting change for all of us—as soon as we're settled, feel free to stop by when you're in the neighborhood and see our new headquarters.



C Watch the Mail for Your CAPP Statement

Your October 2006 quarterly CAPP statement will be in the mail to you by mid-August. It will include all employer contributions that were received, processed and credited to your CAPP account as of July 31. It will also show how much (if anything) you'll be required to pay to maintain your current level of health and welfare coverage through the end of the year. Be sure to open it and respond by the deadline printed on the form. Failure to do so may result in a lapse in coverage.

C The Cost of Online Convenience? Priceless!

If you're a Health & Welfare Plan C participant making a co-payment toward coverage, you can now use our Web site to make your CAPP account co-payments. An Authorization Form for this purpose is available online. To use this system, you must pay the full amount online; the system does not accept partial payments. But it's easy, it's secure, and all you need is a MasterCard or Visa. (Sorry, debit cards and other credit cards cannot be accepted at this time.)

Prefer paying the old-fashioned way? You can continue to make payments by check. Online payment is an option—not a requirement.

Whichever way you choose to pay, it is critical that the payment be timely—either received by the Fund Office or submitted online by the required due date. The deadline for submitting payment is the same whether you pay online or by check—the 15th of the month prior to the start of the quarter. The next deadline will be September 15, 2006 for quarterly coverage beginning October 1.

E-News

We've gotten great feedback since we launched our National Benefit Funds Web site last summer. If you haven't checked it out yet, be sure to log on to www.iatsenbf.org for information about the Funds, forms you may need and links to other useful Web sites. We're continually looking for ways to improve the site and have already added a new feature for Health & Welfare Fund Plan C participants to make their plan payments online. (See the article to the left.) Our future plans include new technology that will make the site even more useful. You'll have access (via a password, of course) to our records of your work history and all your Fund account balances.

C Got Wheels?

We know the timing required for employer contributions to your CAPP account, self-pay checks and coverage dates can be confusing. So we created an **Eligibility Wheel** to simplify your life (and ours!). You can turn the wheel and line it up each quarter to show when your CAPP statement will be mailed, when your self-pay check must be received by the Fund Office (or your credit card transaction completed) and when coverage will become effective. If you don't have a Wheel, you can request one by calling or writing the Fund Office.



C Cost ReCAPP

No one likes to be reminded of bad news (and we don't like to be the ones doing the reminding), but as announced previously, new CAPP account charges for Plan C-1 (High Option) and HMOs (Harvard and Kaiser) will go into effect for coverage starting July 1, 2006. Charges for Plan C-2 (Low Option) are not changing at this time.

Plan C CAPP Charges Effective July 1, 2006

	QUARTERLY COST TO YOU	QUARTERLY COST TO HEALTH & WELFARE FUND
Plan C-1 (High Option) and HMOs Individual	\$1,350	\$1,677
Family	\$2,580	\$3,693
Plan C-2 (Low Option) Individual	\$735	\$924
Family	\$1,395	\$1,728

PRESCRIPTION MAIL ORDER A MUST

If you're taking a maintenance medication, the least expensive (and most convenient) purchase option is the Express Scripts mail order program. You'll receive three times the supply that you would receive at a retail pharmacy at only two times the cost (and you won't have to worry about a refill for three months).

Because mail order purchases save money, you are now *required* to use the program for all maintenance and other long-term medications after two fills (the original and one refill) at

a retail pharmacy. If you return to the pharmacy for a third fill, you'll be required to pay full retail price. So be prepared—if your doctor prescribes a long-term medication, ask for two prescriptions. Take the first to your pharmacy so that you can get a quick fill to get started, and use the other to transition to the mail order program. For more information about filling a prescription by mail, call Express Scripts at 1-800-467-2006 or contact the Fund Office.

The amount you pay for your prescription depends on which plan you're in and whether you purchase a generic or brand name drug. Here's a list of co-payments:

CO-PAYMENTS EFFECTIVE JANUARY 1, 2006				
		PLAN A	PLAN C-1	PLAN C-2
Retail Pharmacy (Maximum 30-Day Supply)	Generic	\$10	\$10	\$15
	Brand name without a generic equivalent	\$20	\$20	\$30
	Brand name with a generic equivalent	\$30	\$30	\$40
Mail Order (Maximum 90-Day Supply)	Generic	\$20	\$20	\$30
	Brand name without a generic equivalent	\$40	\$40	\$60
	Brand name with a generic equivalent	\$60	\$60	\$80

Just for FUN

1. What famous TV couple lived at 623 East 68th Street Apt. 4B in the 1950s?
2. Which Broadway show opened in New Haven in 1943 as "Away We Go!"?
3. What well-known street was originally an Algonquin trade route called Wiechquaakeck Trail?

See page 6 for answers.



Taking Your Show on the Road?

It's now even easier (and as important as ever) for you to notify us when you move. A Change of Address Form is available on our Web site. Click on "My Information" on the left hand side of any page. Download the form, make the changes, sign where indicated and mail (IATSE National Benefit Funds, 55 West 39th Street, 5th Floor, New York, NY 10018-3803) or fax (212-787-3607) it back to us.

If you move, be sure to notify us right away. And, because our contact information is maintained separately from theirs, be sure to also notify the International Union or your home Local.

The Opening Act (For New Participants)

If You're Working Away from Home

If you're working on a motion picture outside your home jurisdiction requiring contributions to the Motion Picture Industry Plan, be sure to obtain a Home Plan Resolution Form (available from the Fund Office). Make sure that your employer signs it and you return it before the job begins. This will help ensure that contributions based on your employment away from home will be sent to your "home" fund and that your benefits will continue uninterrupted.

If you're a new participant working for an employer who makes contributions on your behalf to the [Health & Welfare Fund Plan A](#), you become eligible for coverage on the first day of the second month after you complete 60 days of covered employment in a six-month period. For instance, say you satisfy the 60-day requirement during the six months that began February 1 and ends July 31. Your Plan A coverage will begin on September 1 and continue for six months—assuming you've provided the Fund Office with all the required enrollment information. Coverage will then continue uninterrupted as long as you have 60 days in covered employment in each successive six-month period.

If you're a new [Health & Welfare Fund Plan C](#) participant, there are two types of participation—optional and automatic. You're entitled to optional enrollment after the Fund Office receives from your employer an initial \$100 contribution to cover administrative expenses *and* the amount of employer contributions in your CAPP account reaches the monthly charge for single coverage under Plan C-2 (currently \$245). Your coverage will begin two months later. The Fund Office keeps track of employer payments and will send you an enrollment form automatically when contributions reach \$245. Once this requirement is met, you pay the difference

between the amount in your CAPP account and the cost to you of the plan option you select. (For costs effective July 1, 2006, see "Cost ReCAPP" on page 2.)

If you don't voluntarily enroll in a Plan C option (and don't provide proof of medical coverage elsewhere), you will be automatically enrolled when your CAPP account balance reaches your quarterly charge for Plan C-2 coverage (currently \$735).

If you provide proof of medical coverage elsewhere (for example, through your spouse's employer) or have excess funds in your CAPP account, you can participate in the [Medical Reimbursement Program](#). Under this program, you use your CAPP account to pay:

- medical expenses that are not paid in full under Plan C or other medical coverage, or
- premiums for qualified medical coverage other than that provided by the Fund.

You can find more information about the Medical Reimbursement Program in the [Health & Welfare Fund Plan C Summary Plan Description](#).



THE VACATION FUND

Rest Easy—after you receive your vacation check

If your employer contributes to the Vacation Fund under an agreement with the International Union or an affiliated Local, you're eligible for vacation pay. Checks are mailed automatically in May each year. If you're entitled to a vacation check and didn't receive one in May or early June, call or write the Fund Office.

The Postman Never Rings Twice

If we can't locate you because we don't have your current address, you'll forfeit your check and any remaining balance in your vacation account.

Did You Know?

If you wait more than 180 days to cash a vacation check, it will no longer be valid and you'll have to contact the Fund Office voided automatically and you will forfeit the full amount.

Because You May Not Win the Lottery— And other reasons you should save for retirement

- Even if your employer is contributing to the Pension and Annuity Funds, they're meant to provide only a foundation of retirement income. You can factor in Social Security (which, depending on your age, may not be a sure thing), but you will likely need more to live comfortably in retirement.
- Grab the opportunity to lower your current tax bill. Whatever you earmark for the 401(k) goes straight to your 401(k) account, so you don't pay a dime in current income taxes on the amount you save.
- It gives even the most undisciplined person a way to save on a steady basis. And, because you can put in as little as a couple of bucks a week, it's pretty painless.
- You can do better than the interest rates the banks are offering. You get to invest your 401(k) money for potential growth. With more than 15 funds to choose from, you can be as aggressive or conservative as you like.
- You're not locked into your decisions. You can change them whenever you like—by telephone through an interactive voice response system (1-800-253-2287) or online (www.prudential.com/retire).
- By the time you're ready to retire, you could be sitting on a pretty nice nest egg.

Keep an Eye on Your Investments

If you're eligible, saving in the 401(k) or the Annuity Fund is for your longer-term goals—for retirement in particular—so you normally don't need to (and probably shouldn't) be making investment changes daily, weekly or even monthly. Neither should you ignore your account. A good rule of thumb is to check your accounts and investment strategy quarterly or annually. During your check-up, look at how your asset allocation—that is, your mix of stock, bond and fixed asset investments—may have changed based on how your investments are doing. Even if you don't want to change your future contributions, chances are the percentages you allocated to each option in the past have shifted and need to be adjusted.

For example, say your investment strategy is to maintain 20% of your money in "Fund A," 30% in "Fund B" and the balance in "Fund C." Over the past year, Fund C has performed so well that 60% of your money is now invested there, with only 15% in Fund A and 25% in Fund B. To rebalance your account and get back to the same percentages you started with, you'll need to move money from one fund to another, which you can do (for both the 401(k) and the Annuity Fund) at www.prudential.com/retire or by calling 1-800-253-2287.



Did You Know?

You are immediately 100% vested in all contributions in your 401(k) and Annuity Fund accounts. This means you have a permanent right to all the money in these accounts. You become vested in a Pension Plan benefit after you earn five years of vesting credit or five years of pension credit.



A PENSION FOR LIFE

Whether you're nearing retirement age or just starting out, there's peace of mind in knowing you're covered under the IATSE National Pension Fund. Your Local negotiates on your behalf for employer contributions to fund the program. When you retire, you will be entitled to monthly payments **for life** from the Pension Fund—which will be in addition to any annuity or 401(k) savings you may accumulate. Because the Pension Fund is what is known as a **defined benefit plan**, your pension will be determined by the pension credits you earn, your employer's contribution rates and your age at retirement.



401(k)

WHO'S ELIGIBLE:
Employees working under a CBA that provides for participation

TYPE OF CONTRIBUTION:
Employee salary deferrals based on Plan rules

ANNUITY FUND

WHO'S ELIGIBLE:
Employees working under a CBA that requires employer contributions

TYPE OF CONTRIBUTION:
Employer contributions and salary deferrals if authorized by your CBA and the Plan



Calling All Retirees

If you're enrolled in the Health & Welfare Fund's retiree coverage and you have enrolled in a Medicare Part D prescription drug plan, the Fund will reimburse you up to \$500 a year for the cost of the Part D premium. Send or fax a copy of your prescription ID card and your premium statement to the Fund Office.

FAQs

Can I pay a portion of my Health & Welfare Fund Plan C co-payment online with a credit card and send in a check for the balance?

No. You must pay the full amount one way or the other. You cannot split it between the two.

Once my Plan A coverage begins, does it continue indefinitely?

It will continue for six months. At the end of the six months, the Fund Office will look back at the six-month period that ended one month before the end of your coverage period. If you worked at least 60 days in covered employment during that six-month period, your coverage will continue for another six months. For example, if you are covered initially from January through June, the Fund Office will look back at December through May. If you met the 60-day requirement between December and May, your coverage will continue from July through December.

What's the best way to contact a MAP professional: over the phone or via the Web site?

For immediate assistance, your best bet is to call PacifiCare toll-free at 1-888-267-7955. MAP professionals are available around the clock, seven days a week.

Can I make contributions to my account under the Annuity Fund?

If your collective bargaining agreement permits it, you can make pre-tax contributions (up to IRS legal limits), provided a nonelective employer contribution equal to 3% of your salary (or greater) is being made on your behalf.

I am planning a trip to Australia this year. Can I get an advance from my vacation account?

Sorry, no. You can receive only up to the amount in your account, which is the total of any contributions remaining from prior year employer contributions, *plus* employer contributions for the current year that have been received and processed by the date of the check run, *plus or minus* investment income and administrative expenses.

ANSWERS TO JUST FOR FUN

1. Ricky and Lucy Ricardo
2. Oklahoma!
3. Broadway in NYC

All Shook Up?

Feeling stressed? Depressed? In need of a rest? For help, reach out to PacifiCare's Member Assistance Program (MAP). You can get up to five free consultations with a MAP counselor, either face-to-face or over the phone. Confidential, professional counseling is available to you and your family on a wide range of personal issues. If it's referrals you need, MAP can help you find day care for your kids or assistance with caring for your elderly parents.

You can contact MAP either by phone or online 24 hours a day, seven days a week. Call PacifiCare toll-free at 1-888-267-7955.

Privacy, Please!

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) established standards to guarantee the privacy of personal health information that's kept by or circulated among doctors, hospitals, insurers and other players in the health care system. We take this very seriously and go to great extremes to ensure that Health & Welfare Fund participants' information is kept private. For details about our policy, you can find the IATSE HIPAA Privacy Notice on our Web site at www.iatsenbf.org, or you can request a copy by writing to the Fund Office.

Supporting Cast

Here's a list of the organizations that support and administer our programs.

Hospital and Health	Empire Blue Cross Blue Shield	1-800-553-9603 www.empireblue.com
HMOs and PPOs (Plan C)	Harvard Pilgrim	1-888-333-4742 www.hphc.org
	COSVI	787-751-5656 www.cosvi.com
	Triple S	1-800-255-4375 PO Box 363628 San Juan, PR 00936-3428
	Kaiser Permanente	1-800-464-4000
Prescription Drug	NPA (A division of Express Scripts)	1-800-467-2006 www.npanet.com
Vision	Davis Vision	1-800-999-5431 www.davisvision.com
	Comprehensive Professional Systems	1-888-675-3137 www.UDSCPS.com
	General Vision Services	1-800-VISION-1 www.generalvision.com
Dental	A.S.O./S.I.D.S.	1-800-537-1238 www.asonet.com
	Guardian	1-800-541-7846 www.glic.com
Medical Reimbursement Program (Plan C)	A.S.O./S.I.D.S.	516-396-5525 (in NY) 1-877-390-5845 (outside NY) www.asonet.com
Physical Exam and Hearing Aid Benefit	A.S.O./S.I.D.S.	516-396-5525 (in NY) 1-877-390-5845 (outside NY) www.asonet.com
Life Insurance	ULLICO	212-545-3989 (or call the Fund Office)
Annuity and 401(k)	Prudential	1-800-253-2287 www.prudential.com/retire
Member Assistance Program (MAP)	PacifiCare	1-888-267-7955



We've summarized many important plan rules in this newsletter, but we don't intend for these summaries to replace or amend the official plan documents of each of the plans. We will follow the rules of the official plan documents if those rules differ from the summaries in this newsletter.

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