

# BEHIND THE SCENES

## FROM THE EXECUTIVE DIRECTOR

I hope that you find this issue of *Behind the Scenes* offers you information that helps you maximize your health and retirement security.

First and foremost, I am pleased to let you know that for the fifth consecutive six-month period, the Health Fund's CAPP charges will not increase (see page 4). The Board of Trustees' relentless focus on keeping costs down even in an inflationary environment continues to allow CAPP charges to remain unchanged.

Equally important, I would like to remind you to file your Plan C—Medical Reimbursement Program (MRP) claims in a timely fashion, and to choose direct deposit to ensure that you receive your payments even faster. While you have up to 12 months from the date of service to submit claims, it's far better for you to file them regularly, rather than waiting until the last minute.

In addition, if you participate in the IATSE National Vacation Fund, please check to be sure you have received your vacation benefits earned in 2018 and contact us if you see any problem.

In this issue, you can learn how to be an active manager of your pension benefits (page 2) and how to best manage your IATSE Annuity Fund account (page 3). And be sure to review the

new tiers now in place for prescription drugs (page 5).

We have included other information we hope you will find useful in this issue, as well. If you or a family member have a chronic health condition, Empire BlueCross BlueShield's ConditionCare program can be of great help in managing your illness (page 5). The 24/7 NurseLine is another valuable tool in providing instant access to registered nurses for any reason.

Plus, you can read about a variety of health tips, including what the National Health & Welfare Fund's carriers and partners are doing to combat the opioid epidemic (page 6).

Your participation in the National Benefit Funds — a direct result of the power of collective bargaining — gives you an uncommon level of security in today's economy. Please be sure to take advantage of the numerous online and other tools we have made available to you to optimize your benefits. And if you encounter any problems or have any questions, please do not hesitate to contact us.

Wishing you a wonderful summer and good health.



Anne J. Zeisler

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# BE AN ACTIVE MANAGER OF YOUR PENSION

If you participate in the IATSE National Pension Fund, it's in your best interest to actively manage your benefits. This will ensure you are fully credited for your service and eligible to receive all the benefits to which you are entitled. Here are several key steps to take:

- **Sign up for direct deposit if you are receiving benefits from the Fund.** It's easy to do. Go to [www.iatsenbf.org/forms-and-documents](http://www.iatsenbf.org/forms-and-documents), search for "direct deposit" and you will find links to the forms you need to fill out. Send them in and you'll be all set. Once you're enrolled in direct deposit, you can check online — through the [www.iatsenbf.org](http://www.iatsenbf.org) website or through your bank's website — to see that you have received your money. It's fast, simple and secure!
- **Request a pension statement.** If you have not retired and are not yet receiving pension benefits, you have a legal right to see how many pension credits you have earned and get an estimate of your pension at retirement. To do so, please request a pension benefit statement and/or estimate in writing from the Fund Office. Requests must be made in writing.
- **Make sure your contact information is up to date** by checking with the Fund Office.
- **Return your Pension Verification Form** if you're retired and receiving benefits from the Fund. Be sure to sign it and have it notarized. If we don't receive it, your pension checks will be put on hold.
- **Regularly review the taxes withheld from your pension check.** This is not required, but it's helpful to do so. To change the amount for any reason, contact the Fund Office.
- **If you're still working but receiving pension benefits,** you must notify the Fund Office about any work you are doing for which your employer is required to make contributions to the Fund on your behalf under a collective bargaining agreement.

## GET PEACE OF MIND 24/7 FOR YOUR HEALTH AND WELFARE

No matter what time or day it is, your participation in the National Health & Welfare Fund entitles you to talk with a nurse whenever you feel the need.

Thanks to the **24/7 NurseLine**, provided by the National Health & Welfare Fund's partner, Empire BlueCross BlueShield, you can reach a health care professional for any reason. If your baby has a fever and you're not sure what to do, if you just cut yourself and don't know whether to get stitches, if you think you might have the flu, if your headache goes from annoying to excruciating, or if any other health condition causes you to have questions, all you have to do is call toll-free **877-825-5276**.

When you call, the 24/7 NurseLine's registered nurses will advise you about self-care, tell you when you need to seek treatment and where you should go, and answer any other questions. They can also:

- Help you find providers in your area.
- Give you referrals to the LiveHealth Online live video chat tool.\*

- Enroll you and your dependents in valuable health management programs.
- Provide guidance during natural disasters and health outbreaks.

Since health issues occur around the clock, rather than when it's convenient for you, the 24/7 NurseLine has you covered whenever life throws you a curve ball.

Add **877-825-5276** to your contacts today and you'll never leave home without a nurse on call.

\*Prescription availability is defined by physician judgment and state regulations. LiveHealth Online is available in most states and is expected to expand to more in the near future. Visit the home page of [livehealthonline.com](http://livehealthonline.com) to view the service map by state.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Empire BlueCross BlueShield.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

# TAKE CONTROL OF YOUR ANNUITY FUND

**Y**our IATSE Annuity Fund account is a key part of your retirement. To ensure that you maximize its benefits, the Annuity Fund, in conjunction with Wells Fargo, offers you the tools to view, analyze and manage your account from the convenience of your computer or tablet — anytime, anywhere.

If you have other Wells Fargo accounts that you access online, you're already registered. Simply enter the same username and password you use to access your other accounts. But if not, please follow one or more of these steps:

- 1. Go online to wells Fargo.com.** Select Enroll at the top of the page to register for online access. After registering, select your retirement plan name from the Account Summary page and view your online retirement plan Dashboard. If you don't automatically see your retirement plan account in your account summary, select the drop down next to your name in the top right, select Account Settings and then Add Account. Your retirement account should be available to add.
- 2. Manage your account using your smartphone.** Visit wells Fargo.com on your phone's internet browser

or download the Wells Fargo mobile app; sign on with the same username and password you use to access your account on a computer. Then select your retirement plan balance. For more detailed investment information, access your account on a computer.

- 3. Call toll-free 1-866-728-3357.** To access your Annuity Fund account by phone, you'll need your Social Security number (SSN) and your

personal identification number (PIN), which is initially the last four digits of your SSN. Representatives are available to answer questions Monday through Friday from 7:00 a.m. to 11:00 p.m. Eastern Time.

*To further help you understand and manage your Annuity Fund account online, Wells Fargo has created an **Investing Basics** video. To watch it, please scan the code using a QR code reader, or go to [www.brainshark.com/wellsfargoitg/AnnuityFundInvesting](http://www.brainshark.com/wellsfargoitg/AnnuityFundInvesting).*



## WELLS FARGO RETIREMENT BUSINESS SOLD TO PRINCIPAL FINANCIAL GROUP

On July 1, 2019, Wells Fargo sold its Institutional and Retirement Trust business to Principal Financial Group. **This will have no immediate impact on Annuity Fund participants.** All accounts will remain with Wells Fargo for the time being and participants will continue to be able to access Annuity Fund information and manage their accounts at wells Fargo.com. If you would like additional information, please go to the National Benefit Funds website, [www.iatsenbf.org](http://www.iatsenbf.org), or wells Fargo.com.

# NO INCREASE IN CAPP CHARGES FOR FIFTH CONSECUTIVE SIX-MONTH CYCLE

**F**ollowing the Board of Trustees’ semi-annual review of the National Health and Welfare Fund’s benefit plan experience and future cost projections, the Trustees agreed that **CAPP charges will not change for any of the Plan C options for the six-month period beginning October 1, 2019, either for individual or family coverage.**

This is the fifth consecutive six-month period for which CAPP charges have stayed the same as the charges set on April 1, 2017.

Achieving this outcome in an otherwise inflationary environment has been due to the Fund’s work with vendors to control costs combined with good claims experience. However, please remember that hospital, medical and prescription drug costs do continue to increase throughout the U.S, and that CAPP account charges may rise in the future if expenses are projected to exceed income.

Be aware that if you have a CAPP account balance in excess of the charge for two quarters of your enrollment choice, that excess is available to reimburse you for uninsured medical expenses, such as co-payments. This is the Medical Reimbursement Program (Plan-C MRP). Please note that the Fund expanded the expenses eligible for reimbursement in September 2016. You can find a booklet explaining this program on the Fund’s website, [www.iatsenbf.org](http://www.iatsenbf.org).

If your CAPP account balance, which reflects employer contributions made to the Fund on your behalf for work in covered employment, is insufficient for enrollment in the coverage option of your choice, you can self-pay the

difference. The fastest and easiest way to make a self-payment is through our website via MasterCard or Visa. You won’t have to worry about mail delivery and you will get an immediate payment confirmation.

PLAN C CAPP ACCOUNT CHARGES		QUARTERLY COSTS TO YOU	
		Current CAPP Charge Effective 04-01-19	CAPP Charge to be Effective 10-01-19
PLAN C-1 COVERAGE	Individual	\$5,325	\$5,325
	Family	\$11,757	\$11,757
PLAN C-2 COVERAGE	Individual	\$2,322	\$2,322
	Family	\$4,131	\$4,131
PLAN C-3 COVERAGE	Individual	\$1,506	\$1,506
	Family	\$2,592	\$2,592
PLAN C-4 COVERAGE	Individual	\$902	\$902
	Family	\$1,737	\$1,737
Triple-S COVERAGE	Individual	\$777	\$777
	Family	\$1,701	\$1,701



# CONDITIONCARE: GAIN EXTRA SUPPORT FOR CHRONIC CARE NEEDS

If you or a member of your family suffers from one or more chronic health conditions, such as:

- Asthma;
- Chronic obstructive pulmonary disease (COPD);
- Coronary artery disease (CAD);
- Type 1 or 2 diabetes (pediatric or adult); or
- Heart failure...

ConditionCare can be of great help to you.

This no-cost health and wellness program provided by the National Health & Welfare Fund's partner, Empire BlueCross BlueShield, offers a wide array of services. These include:

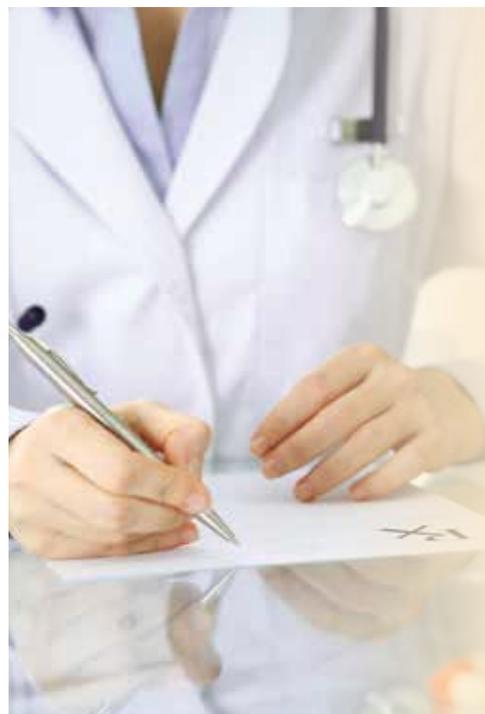
- 24/7, toll-free phone access to nurses who can answer health questions.
- Support from nurse care managers, dietitians and other health care professionals to help you reach your health goals.
- Educational guides, electronic newsletters and tools to help you learn more about your condition.

To learn more about ConditionCare or to join, please call Empire BlueCross BlueShield toll free at 866-962-0951.

Following your initial inquiry, you might get a call from Empire BlueCross BlueShield to see if ConditionCare is a good fit for your needs. Before discussing your health on the phone, Empire BlueCross BlueShield will verify

your address or date of birth to be sure they're speaking only with you and protecting your privacy. Any information you share will be kept confidential.

ConditionCare will help keep you healthy, help to prevent your condition from worsening, and ensure that you are never alone.



## IMPORTANT PRESCRIPTION DRUG CHANGES

If you receive prescription drug benefits through the National Health and Welfare Fund, please be advised that on April 1, 2019, CVS Health changed the tiers that determine the amount participants pay for medications on all levels of coverage (Plans A, C1, C2, C3 and C4).

Please note that THERE IS NO CHANGE TO THE COPAYMENTS FOR EACH TIER. For most participants, the only change is a new name for each of the tiers. However, some medications have moved between tiers. You should have received a general notice alerting you to these changes. If a medication you are taking is on a different tier, you would have received a special notice in addition to the general announcement letter. You can review the general notice by visiting the Fund's website, [www.iatsenbf.org](http://www.iatsenbf.org).

If you have any questions about your prescription plan, visit [Caremark.com](http://Caremark.com) or you can speak to a CVS Health Customer Care Representative by calling 1-800-896-1997.

# COMBATING THE OPIOID EPIDEMIC

**T**he opioid epidemic touches nearly every community in the United States, taking the lives of approximately 40,000 people and costing an estimated \$78.5 billion annually. The federal government has officially deemed it a national health emergency.

All of the National Health & Welfare Fund's insurance carriers and partners are committed to doing their part to fight this epidemic by reducing or eliminating, where possible, the prescription of opioids for pain management. For example, our dental carrier, Delta Dental, is taking active steps to promote responsible practices to dentists, including:

- Advising patients on reasonable post-surgical pain expectations and management.
- Using non-opioid pain relievers in the many circumstances in which they are sufficient.
- Writing only short-duration opioid prescriptions.
- Following other industry best practices.

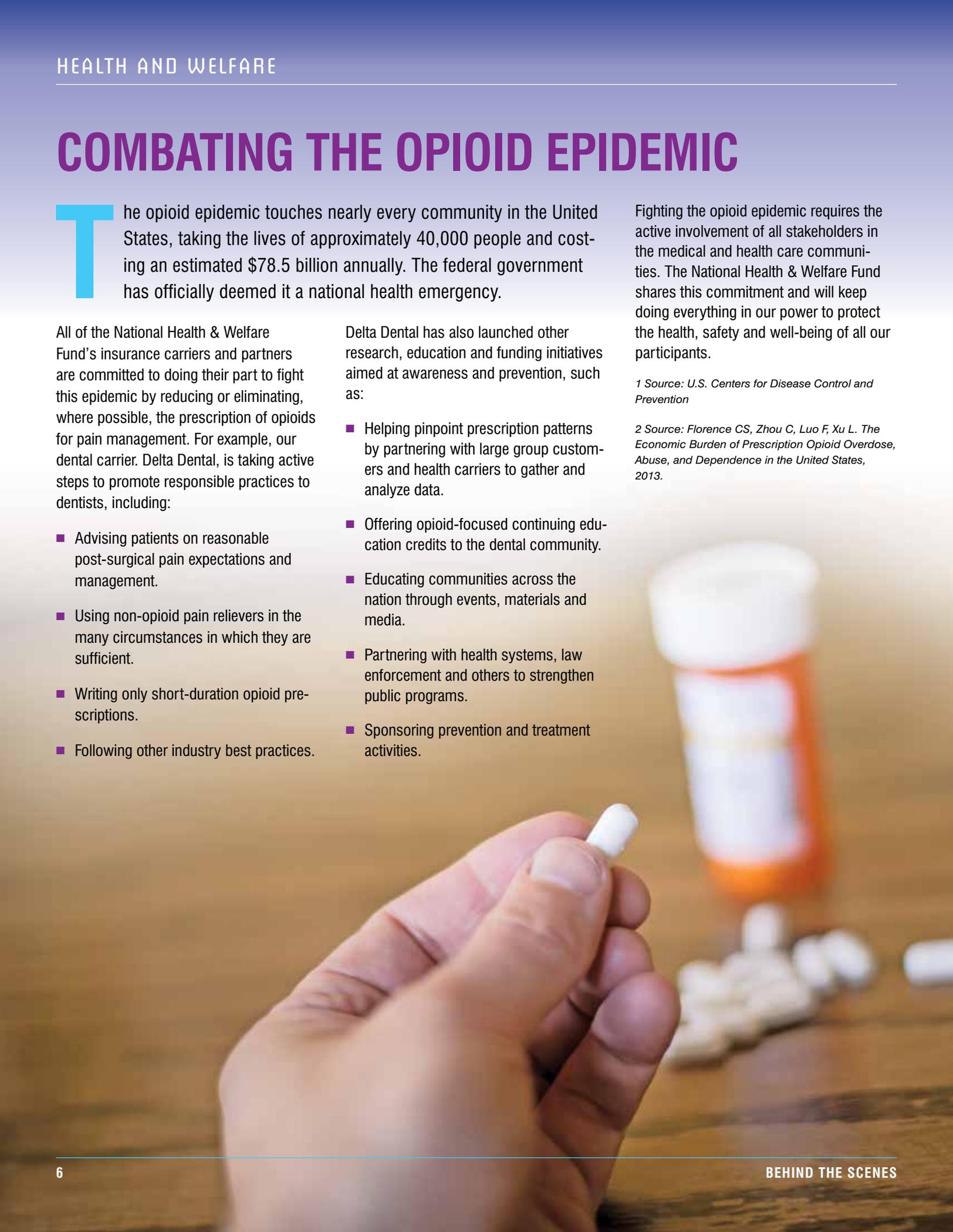
Delta Dental has also launched other research, education and funding initiatives aimed at awareness and prevention, such as:

- Helping pinpoint prescription patterns by partnering with large group customers and health carriers to gather and analyze data.
- Offering opioid-focused continuing education credits to the dental community.
- Educating communities across the nation through events, materials and media.
- Partnering with health systems, law enforcement and others to strengthen public programs.
- Sponsoring prevention and treatment activities.

Fighting the opioid epidemic requires the active involvement of all stakeholders in the medical and health care communities. The National Health & Welfare Fund shares this commitment and will keep doing everything in our power to protect the health, safety and well-being of all our participants.

*1 Source: U.S. Centers for Disease Control and Prevention*

*2 Source: Florence CS, Zhou C, Luo F, Xu L. The Economic Burden of Prescription Opioid Overdose, Abuse, and Dependence in the United States, 2013.*



# STAY ON TOP OF YOUR VACATION FUND BENEFITS

If you participate in the IATSE National Vacation Fund and your employer contributed to the Fund for work you performed during 2018, you should have received your check — or direct deposit — in May 2019.

If you're not sure you received the vacation benefit due to you, please go to our website at [www.iatsenbf.org](http://www.iatsenbf.org) and access your personal dashboard. There, you can check your work history records and determine whether you were eligible for a benefit and what amount it should be.

Check amounts are based on contributions received for work performed during the previous calendar year. If you think you should have received a vacation check and did not — or if the amount of your check doesn't seem right — please contact the Participant Services Center as soon as possible by email ([PSC@iatsenbf.org](mailto:PSC@iatsenbf.org)) or phone (800-456-FUND).

Please remember that the best way to get your vacation check quickly is to sign up for direct deposit. You can find the form you need to fill out by going to [www.iatsenbf.org/assets/Uploads/Documents/Vacation-Fund-Direct-Deposit.pdf](http://www.iatsenbf.org/assets/Uploads/Documents/Vacation-Fund-Direct-Deposit.pdf). Or contact the Participant Services Center for help.



## BOARD OF TRUSTEES

	UNION TRUSTEES	EMPLOYER TRUSTEES
Health & Welfare Fund	Matthew D. Loeb Brian J. Lawlor James B. Wood	Christopher Brockmeyer Carol A. Lombardini Paul Libin
Pension Fund	Daniel E. DiTolla Patricia White	Jay Barnett Robert W. Johnson
Annuity Fund	Michael F. Miller, Jr. Joanne Sanders	Hank Lachmund Scott Irgang
Vacation Fund	James B. Wood Michael F. Miller, Jr.	Christopher Brockmeyer Scott Irgang
<b>EXECUTIVE DIRECTOR</b> Anne J. Zeisler		

## ADMINISTRATION

Here's a list of the organizations that support and administer our programs. You can find contact information in the summary plan descriptions or link to any of their websites through ours ([www.iatsenbf.org](http://www.iatsenbf.org)).

**HOSPITAL AND HEALTH**  
Empire Blue Cross Blue Shield  
Triple-S

**PRESCRIPTION DRUG**  
CVS Health

**VISION**  
Davis Vision

**DENTAL**  
Delta Dental  
A.S.O./S.I.D.S.

**MEDICAL REIMBURSEMENT PROGRAM (PLAN C-MRP AND R-MRP)**  
The Fund Office

**PHYSICAL EXAM AND HEARING AID BENEFIT**  
A.S.O./S.I.D.S.

**LIFE INSURANCE**  
MetLife

**ANNUITY**  
Wells Fargo/Principal Financial Group (See page 6)



# IATSE

## NATIONAL BENEFIT FUNDS

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[www.iatsenbf.org](http://www.iatsenbf.org)

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### HOW YOU CAN REACH US

At the Fund Office, we welcome your questions or requests for information. There are a number of ways to reach us.

**DROP IN** — We're located on the third floor at 417 Fifth Avenue, between 37th and 38th Streets.

**CALL US** — In New York, the number is 212-580-9092. The toll-free number is 1-800-456-FUND (3863).

**SEND US A FAX** —

Our main fax number	212-787-3607
Benefits	212-730-7706
Contracts & Contributions	212-792-8322
Finance	212-792-8321
Pension	212-792-8323
Executive Director	212-792-8320

**SEND AN EMAIL** to the Participant Services Center ([PSC@iatsenbf.org](mailto:PSC@iatsenbf.org)).

**PLEASE NOTE THAT THE FUND OFFICE WILL BE CLOSED IN OBSERVANCE OF THE FOLLOWING 2019 HOLIDAYS:**

Labor Day	September 2	Thanksgiving	November 28
Columbus Day	October 14	Day after Thanksgiving	November 29
Veterans Day	November 11	Christmas	December 25