September 2, 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 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 periods of September 1, 2020 through February 28, 2021 and October 1, 2020 through March 31, 2021. This no-cost COBRA coverage is now being offered to certain Participants for the benefit period of November 1, 2020 through April 30, 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 October 31, 2020, MPIHP has granted up to six months of special no-cost COBRA coverage for the benefit period commencing November 1, 2020, provided that such currently enrolled Participant has at least 55 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 November 1, 2020 to and including April 30, 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 February 23, 2020 to August 22, 2020 will be applied to the benefit period of November 1, 2020 to April 30, 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.

Participants are required to complete a COBRA election form with MPIHP by October 31, 2020 in order to qualify for this special one-time benefit.

Sincerely,

David Asplund
Chief Executive Officer

