



EQUITY-LEAGUE BENEFIT FUNDS

PENSION, HEALTH & 401(K)

NOW PLAYING

SPRING 2016

The Funds' Communications Revolution

In an effort to improve our communications with you, the Funds have recently launched a multifaceted communications initiative that includes:

- A completely new website which is:
 - mobile device-friendly,
 - easier to navigate,
 - more content rich in a more digestible format,
 - updated with a new, clean, modern look.
- A Facebook page that will periodically deliver news and other information,
- A Twitter channel that will deliver the latest benefits news fast,
- A blog that will offer suggestions on how to better use your benefits, and how to be healthier — physically, psychologically and financially
- A new informal name for the Funds — **Equity-League Benefit Funds** — because benefits is what we do!

The groundwork for all these changes was laid by the Trustees of the Funds last year:

“Early in 2015, the Trustees of the Equity-League Benefit Funds set a key organizational goal for 2015 and 2016 of improving the way we communicate with members, and also improving our participants’ ability to communicate with us,” said Arthur Drechsler, Executive Director, Equity-League Funds. “Redesigning our website, with the user in mind, was an important step in our ability to better serve our participants, as is the addition of a blog and social media channels. We hope the new website and social media channels will provide an improved and more robust, resource-rich experience for all of our valued participants.”

Major Improvements in the Supplemental Workers' Compensation Plan (SWC)

No doubt becoming ill or injured while performing is one of your worst fears. But now the Health Fund can offer you more help than ever before — through its much improved Supplementary Workers’ Compensation benefit. These new benefits apply to SWC claims submitted for the first time on or after January 1, 2016.

What are SWC benefits?

SWC benefits are paid in addition to benefits payable under state Workers’ Compensation (WC) laws, if you get sick or injured while performing.

The new and **enhanced SWC benefits**, when combined with your WC benefits (and/or other applicable state occupational disease laws), is equal to **100% of your weekly salary**, up to a maximum of 75% of the production contract minimum weekly salary (at the time of disability commencement).

For more information on eligibility for SWC, the duration of SWC benefits, how to file a claim and benefit taxability, please visit our website: equityleague.org.

The Health Fund's MDLIVE Telemedicine Program From Cigna is Live!

MDLIVE is now live — and a number of you have already enrolled in it. Through MDLIVE, you have 24/7/365 access to phone consultations with board certified primary-care physicians and pediatricians, via the phone, videoconferencing and secure e-mail (depending on which kind of communications your state allows — most states allow all three). You can use this benefit whether you are home, at work,

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We have lots of great news for you in this issue of *Now Playing*:

A virtual revolution in communications from the Funds will be taking place during 2016 and beyond, so we are devoting most of this issue of *Now Playing* to explaining the many communications improvements that have already been made, or will be taking place this year. There is also some terrific news about major benefit improvements in the Health Fund's Supplemental Workers Compensation (SWC) program, and the activation of the Fund's new Telemedicine program. Finally, we have some suggestions for getting off to a healthy new year, mentally, physically and financially. Enjoy!

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or on the road. When you use the telemedicine benefit you are responsible only for the \$25 copayment you would make for most in-network physician visits.

MDLIVE is not meant to replace your primary care physician. It simply provides another option for fast, convenient care and reliable medical advice. And, of course, in the event of an emergency, go to the nearest emergency room, or call 911, not MDLIVE.

This service is available to all medical benefit participants except those who are enrolled in the Fund's Medicare Supplemental program, or who are in an HMO.

How do I get started with MDLIVE?

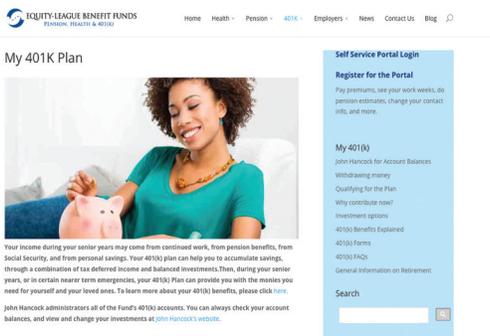
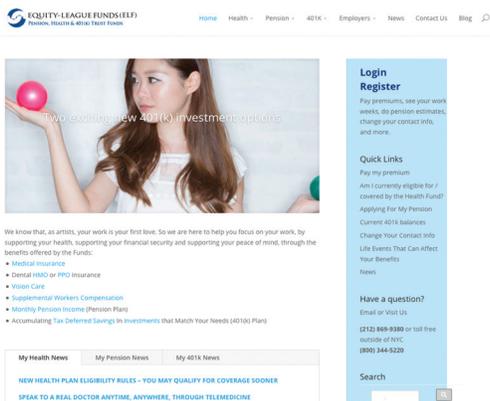
To get started you simply call MDLIVE toll-free at (888) 726-3171 or visit www.mdlive.com/cignacompanies. There is no charge for this service beyond the typical copay you make for an in-network doctor visit.

For more complete information on this exciting new program, please visit our website: equityleague.org.

The Equity-League Funds' New Website

You can find the **beta version** of the redesigned website at equityleague.org. We are seeking suggestions about the site before we implement a more final version later this year. Please send your suggestions to webmaster@equityleague.org.

You can get a preview of our new website's look here:



Not Just a Pretty Face

We hope you'll like our website's new look. But we also hope that you'll find it easier to navigate, and richer in content – both on the site and via links to other resources.

When you are using a mobile device, the website will resize the screen and menu to fit that device. But when you are using a PC, placing your cursor over one of the buttons at the top of any page will enable you to see the links under that heading. And when you arrive at one of our forms or FAQ pages, you'll see the content there grouped by subject, and listed so that you will only see the detail of a topic when you click on it.

But don't take our word for it. Please go to the new site now and explore (the only thing that hasn't changed is our website address: equityleague.org)! And rest assured that you won't get lost because from any page you explore, you'll only need a single click to get to our home page, to any other major page, and to our Self-Service portal.

Health Fund Information and Applications

The Health section of the new site offers more, and more accessible, information on:

- health insurance eligibility rules,
- benefit options,
- provider networks,
- required forms,
- COBRA and later coverage, and
- alternatives to Fund coverage.

Pension Fund Information

Within the Pension section of the new site you'll find:

- a simpler and faster way to apply for a pension, and
- the printable forms you'll need to make changes with respect to your pension (e.g., change your direct deposit account or beneficiary).

401(k) Fund Information

One click access to the John Hancock website <http://mylife.jhrps.com> is available from any page on the new website by clicking on "John Hancock" on the 401(k) drop down menu, so that you can:

- Check your account balances,
- Change your investment allocations,
- See an estimate of retirement income from your combined Social Security, Pension and 401(k) savings when you begin to collect your retirement income (available later this year),

For all other 401(k) Plan questions, we hope you'll find the answers on our website, as well as any forms you may need to do such things as change your salary deferrals, withdraw monies or change your beneficiary.

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General Information on Health and Retirement Planning

Our new site also offers more links to useful resources for general information on health insurance, retirement planning and wellness.

We want to enhance these areas over time, so please let us know what websites and other resources you have found helpful.

And Don't Forget Our Improved Self-Service Portal

We have also upgraded our self-service portal, making it accessible via one click from any page on the new website. On our portal you can:

Health

- Pay your health premium,
- Check your payment status and/or eligibility
- Elect electronic bills.

Pension

- Estimate your pension under many scenarios,
- Look at your pensionable salary history, and,
- Print reports on your pension benefits.

Keep Your Contact Information Current

Please make sure you keep your mailing and e-mail addresses, and phone number(s) up-to-date with the Equity-League Funds Office. **Since the Equity-League Funds and Actors' Equity are separate organizations, we will not know about changes in your contact information if you only tell Actors' Equity. So please be sure to keep your contact information up-to-date with Equity-League as well as with Actors' Equity.**

Did You Gain a Few Pounds or Fall Out of the Exercise Groove Over the Winter?

Spring is one of the most popular times to make plans to get in better shape. If this is one of your goals this year, a website hosted by The Lahey Clinic Health has a very nice section that evaluates some of the most popular diet programs. It also offers some good advice on exercise programs. To learn more, please visit the Lahey Clinic website: www.lahey.org.

Spotlight On The: 401(k) Fund's Large Cap Equity Investment Option

In each recent issue of *Now Playing*, we have been highlighting, one at a time, each of the 18 investment options currently available on the 401(k) Fund. In this issue, we focus on Large Cap Equities through the Vanguard Institutional Index Fund.

Large market capitalization (Large Cap) equities are typically stocks offered companies with market capitalizations exceeding \$10 billion (a number calculated by multiplying the number of a company's shares outstanding by its stock price per share – e.g., if a company has a billion shares outstanding a \$10 per share stock price would give them a capitalization of \$10 billion).

Vanguard is one of the largest and most well respected investment managers in the world. Their Large Cap Institutional Index Fund is built around the S&P 500 companies (a stock market index based on 500 large cap companies). The Vanguard Fund includes a mixture of value and growth stocks, or stocks exhibiting both value and growth qualities. Value stocks are shares in a company whose stock trades at a lower price relative to its fundamentals (e.g., dividends, earnings, sales) relative to the market. Growth stocks are shares in a company whose earnings are expected to grow at an above average rate relative to the market. As of early January, Vanguard's holdings in this fund included such companies as VISA, Citigroup, Intel, Coca-Cola, Walt Disney and Proctor & Gamble.

You can obtain more information about this fund at John Hancock's website: www.mylife.jhrps.com, by calling them at (800) 294-3575, or by going directly to the Vanguard website at <https://institutional.vanguard.com/> and then clicking on "Mutual Fund," and then the "Institutional Index Fund."

The (New) Affordable Care Act (ACA) 1095-B Form

Under the Affordable Care Act, individuals are required to provide proof of health insurance coverage each year, beginning with tax returns filed for the tax year ending in 2015. Proof of coverage consists of a new IRS form called the 1095-B. The Health Fund produced this form in early 2016 for all participants who had coverage under the CIGNA plan during 2015. Participants who were covered under an HMO Plan should have received this form directly from their HMO.

The ACA also requires that certain larger employers report information regarding health coverage offered to their employees in 2015, via IRS form 1095-C. If this applied to you, you should have also received Form 1095-C from your employer(s) directly. The 1095-B and 1095-C forms provide information that was needed to file your tax return. Once that has been done, we suggest that you keep these forms with your other 2015 tax records.

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This newsletter is a publication of the Board of Trustees of the Equity-League Benefit Funds. Additional copies are available upon request, or online at our website (equityleague.org). For any questions about the newsletter or your benefits, contact The Fund Office, Equity-League Benefit Funds – Pension, Health and 401(k), 165 West 46th Street, 14th Floor, New York, NY 10036-2582. To call the Fund Office from the NYC area, phone (212) 869-9380; if you're calling from outside the NYC area, call the Fund Office toll-free at (800) 344-5220.

To the extent that any of the information contained in this newsletter is inconsistent with the official Plan documents (which, of course, includes the Trustees' rights to amend or modify the Plans at any time), the Plan documents will govern in all cases. No official (other than the Trustees) has any authority to interpret the Plans, or other official Plan documents, or to make any promises to you about them.