



EQUITY-LEAGUE BENEFIT FUNDS

PENSION, HEALTH & 401(K)

SUMMER 2016

NOW PLAYING

New Cigna care management program helps you avoid surprises

Pre-certification of inpatient — and some outpatient — services helps you know in advance how care will be covered by the Health Plan

Your best defense against surprise health care costs is choosing Cigna network providers — as they have agreed to accept Cigna’s reimbursements as payment in full and will automatically request pre-certification for all services that require it. However, **if you choose** to seek care from **non-network providers**, we are pleased to announce a **new Cigna program** that **will provide** you with **information you need to make smart health care decisions**.

How Cigna’s care management program works

Under the new program, **all inpatient care, and certain outpatient services, are pre-certified**. These new pre-certification services are available beginning September 1. Pre-certification allows you to know what care will be covered in advance, and at what level. To pre-certify care from non-network providers, you or your doctor calls Cigna at (800) 244-6224 (the number on the back of your Cigna ID card), and you will be notified promptly of the decision.

Even if the same treatment was approved for you previously (or approved at a certain level), you should take the time to contact Cigna for each instance of treatment — because Cigna makes ongoing updates to its cost data and care guidelines.

If Cigna determines the care you are seeking is not medically necessary, or if some element of the treatment or charges is otherwise denied, you may appeal this decision. To do so, call Cigna at (800) 244-6224 to initiate a level-one appeal of the pre-certification denial (which may also be referred to as denial of a pre-service claim).

There is still a **\$250 fee if you don't pre-certify non-network inpatient hospital care**. There is no fee if you don't pre-certify outpatient services, but it is to your advantage to do so — to be sure you’ll know in advance if they will be covered.



We have some important and useful news to share with you in this issue of *Now Playing*:

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Care that requires pre-certification

Refer to the table below to learn what types of care and procedures should be pre-certified under Cigna's care management program.

Inpatient pre-certification	Outpatient pre-certification
<p>Pre-certification is required for all non-emergency, non-obstetric inpatient admissions.</p> <p>Cigna also considers some care to be "inpatient" even if it doesn't require admission to an acute care hospital. Cigna considers the following services to be inpatient, and so they should be pre-certified:</p> <ul style="list-style-type: none"> ● Hospital stays ● Skilled nursing care, or care from rehab and long-term care facilities ● Hospice care ● Transfers between inpatient facilities ● Any procedures considered to be experimental or investigational ● Cosmetic procedures ● Maternity stays of longer than 48 hours (longer than 96 hours when there has been a C-section) 	<p>The following outpatient services should be pre-certified, so that you'll know what will be covered – and at what level – in advance:</p> <ul style="list-style-type: none"> ● Outpatient surgery ● High-tech radiology (MRI, CAT Scans, PET Scans, nuclear cardiology) ● Injectable drugs (other than self-injectables) ● Home health care/home infusion therapy ● Dialysis (to direct to participating facilities) ● Durable medical equipment ● External prosthetic appliances ● Biofeedback ● Speech therapy ● Cosmetic or reconstructive procedures ● Infertility treatment ● Radiation therapy ● Sleep management ● Musculoskeletal services (major joint surgery and pain management) ● Transplants ● Requests for services provided by a non-participating doctor to be covered at in-network level

Choosing network providers provides additional protection

Choosing Cigna network providers has always been the surest way to avoid unexpected charges, and that is still the case. **Network providers are prohibited from balance billing** you for amounts over the Plan's maximum reimbursable charges (MRCs). Also, Cigna network doctors are responsible for contacting Cigna for pre-certification of all services. In fact, they are financially liable – not you -- if they fail to do so.

Protect yourself when choosing non-network providers

If you choose to use a non-network provider, while you are not automatically protected from balance billing, there are steps you can take to guard against unexpected charges.

1. First, **always pre-certify the inpatient and outpatient services listed above** that fall under the scope of the new program, including care Cigna considers to be inpatient.
2. Second, **ask your non-network provider what he or she will charge** for a given procedure. Once you have the provider's charge, call Cigna at (800) 244-6224 to learn if the provider's charge exceeds the Health Plan's maximum reimbursable charge for that procedure.

If you have any questions about Cigna's care management program or the pre-certification process, please call Participant Services at (212) 869-9380 (New York City) or toll-free nationwide at (800) 344-5220.

Investment Spotlight

Learn about two new 401(k) investment options

The Vanguard Mid-Cap Index Fund and Schroder U.S. Small and Mid-Cap Opportunities Fund are now available to all 401(k) participants

We are pleased to introduce two new investment options that are available to 401(k) participants. The Vanguard Mid-Cap Index Fund (VIMAX) and Schroder U.S. Small and Mid-Cap Opportunities Fund (SMDIX) are being added as part of our Trustees’ commitment to continually improve the Plan’s investment options.

The Vanguard Mid-Cap Index Fund

The Vanguard Mid-Cap Index Fund is a low-cost index fund. Index funds are passively managed, meaning they seek to track the performance of a specific market benchmark as closely as possible. In this case, the Vanguard Mid-Cap Index Fund tracks the C.R.S.P. U.S. Mid-Cap Index, which is an index of broadly diversified medium-sized U.S. companies.

New investment option added July 27	
Fund Name/Share Class	Ticker Symbol
Vanguard Mid-Cap Index Fund (Admiral Shares)	VIMAX

While medium-sized companies generally carry more risk than large companies, the Vanguard fund tightly tracks its target index, and it is managed by an experienced team of fund managers. As such, over the past 15 years, Vanguard’s Mid-Cap Index Fund has beaten the performance of comparable large-cap funds by nearly 5%, according to Morningstar. The new fund carries a 5-Star rating from Morningstar, and with an average annual return of 9.55% since the fund’s inception in 2001. As of April 27, 2016, the fund’s net expense ratio was just .08%, or 93% lower than the average expense ratio for funds with similar holdings.

The Schroder U.S. Small and Mid-Cap Opportunities Fund

The Schroder U.S. Small and Mid-Cap Opportunities Fund has replaced the Fidelity Advisor Leveraged Company Stock Fund (Class T). Like the Fidelity fund it replaces, the new Schroder fund seeks capital appreciation.

The Schroder Opportunities Fund typically invests at least 80% of its assets in small and medium-sized U.S. companies. It also invests in fixed income securities, but rarely more than 10% of assets. The remainder of the fund’s assets are normally invested in securities issued in initial public offerings, real estate trusts, closed-end funds and exchange-traded funds.

Balances and future investment elections for this investment option Was moved to this investment option effective July 29	
Fund Name/Share Class	Ticker Symbol	Fund Name/Share Class	Ticker Symbol
Fidelity Advisor Leveraged Company Stock Fund (Class T)	FLSTX	Schroder U.S. Small and Mid-Cap Opportunities Fund (Investors Shares)	SMDIX

As with all investment changes, the transition from the Fidelity stock fund to the Schroder small and mid-cap fund is the result of extensive review of the investment choices available to the Plan Trustees. These reviews consider all funds’ investment styles, performance, stability, as well as the tenure of the funds’ management teams and the associated costs.

The Schroder U.S. Small and Mid-Cap Opportunities Fund holds a 5-Star rating from Morningstar. The fund’s performance has consistently ranked in the top 10% of its peer group based on three-, five- and 10-year return periods, with an average 8.6% annual return since the fund’s inception in 2006. As of March 1, 2016, the fund’s net expense ratio was 1.05%.

Action is required only if you don’t want your existing balance in the Fidelity fund to transfer to the Schroder fund as described above. If this is the case, simply call John Hancock at (800) 294-3575 to request a transfer to a different fund. Also, remember that you can change any of your investment options at any time online by securely logging into your account at mylife.jhrps.com or by calling John Hancock at (800) 294-3575.

As noted throughout our 401(k) Plan communications, past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than figures referenced in communications materials from John Hancock. Investment return and principal value will fluctuate so that, upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such a fee applies, would lower performance.

For current to the most recent month-end performance information for either of the new funds or any available funds, log onto mylife.jhrps.com or call John Hancock at (800) 294-3575.

Our new communications push continues on social media

Check out the Funds new Facebook and Twitter channels



As we announced in the last issue of *Now Playing*, improving how we communicate with you, our participants, is one of our top priorities for 2016. This spring we launched our new website – redesigned to be user-friendly and to look as great on any device – along with a new blog.

But no communications plan would be complete in 2016 without social media, and so we've also launched new Facebook and Twitter channels.

- Join us on Facebook: [Facebook.com/EquityLeagueFunds/](https://www.facebook.com/EquityLeagueFunds/)
- Follow us on Twitter: [Twitter.com/EquityLeague](https://twitter.com/EquityLeague)

We created these social spaces to provide a forum to discuss topics that matter most to us: health care, wellness, protecting your finances and getting the most from your benefits. We're finding new ways to reach you to start conversations and share information on these topics, because we know benefits. It's what we do, and we're here to help you in any way we can.

That's why we'll use our new social channels to keep you up-to-date with reminders of upcoming deadlines and other information important to your benefits and personal wellness. We'll also share other topics of interest to our social community.

We've received positive feedback and excitement from many of you since launching our new Facebook and Twitter channels, and we look forward to more of you joining in the conversation. So stop by, give us a like or a follow and stay up-to-date with the latest news from the Equity-League Benefit Funds.

When contacting us, or when you need to update your own contact information, remember we are separate from Actors' Equity.

As separate organizations, the Equity-League Benefit Funds and Actors' Equity, the union, are required to keep separate records.

So when you move, or if you change your phone number or email address, **keep your contact information up-to-date with each organization**. This ensures that we can get you the information about your benefits you need without delay.

Call us at (212) 869-9380 (New York City) or toll-free nationwide at (800) 344-5220. Or visit us online at equityleague.org, where you can log in and update your contact information securely.

Health Plan participants may now pay premiums with deductions from Equity-League pension payments

If you currently receive a pension from the Equity-League Pension Plan, you can now elect to have your health premiums automatically deducted from your monthly pension payments. If you do this, you'll never have to worry about missing your health premium due date again (assuming your pension amount exceeds the Fund's health insurance premiums).

In order to enjoy this benefit, you'll need to complete and sign an authorization form. Forms can be obtained by going to our website, equityleague.org, and clicking on the "Pension" tab, then selecting "Pension Forms" from the menu, and then clicking on "Health Premium Withholding". Or, you can request a form by calling the Fund Office at (212) 869-9380 (New York City), or toll-free nationwide at (800) 344-5220.

Once you have completed the form, please return it as directed. When we receive your completed form, we'll confirm the effective date of your deduction – **please do not stop paying your health premiums until you have received confirmation of your deduction**. These deductions will continue with each premium payment due, unless you revoke your authorization. You may do that at any time by sending us another completed form, indicating that you want to stop your automatic premium deductions.

Wellness

Experience everything summer has to offer — except the mosquitoes



During the long days of summer, everything seems more alive — from popular city hotspots to busy parks.

But not everything that comes to life this time of year is welcome. Summer is also prime time for bugs and bites. And when talking about summer pests, the elephant in the room is actually the mosquito.



While the vast majority of mosquito bites are just a temporary annoyance, mosquitoes feed on blood, and as such, they can carry diseases. In rare cases, serious illnesses like malaria, West Nile virus and the Zika virus can be transmitted by mosquitoes.

If you're planning to be outside in an area where mosquitoes are likely to be found, consider a few options to protect yourself. This is especially true if mosquitoes seem to prefer you more than others (and these bugs do play favorites, based on differences like blood type and scent). Here are a few tips:

- Wear longer, loose-fitting clothes covering your arms legs, if the weather allows it.

- Since many chemical repellents contain the pesticide DEET, which can be absorbed through the skin, first try lemon eucalyptus oil — a natural repellent — or products made from this oil, like Repel. Another DEET-free option is Avon's Skin So Soft Bug Guard. If you find any of these options are effective, you can leave the chemical sprays on the shelf.
- Candles and incense made from citronella and/or rosemary can be effective in helping to ward off mosquitoes.

If you are bitten — and it happens to most of us — just know that most likely it will simply itch for a couple of days and then go away. But to try to avoid scratching, the following may be applied directly to a mosquito bite to provide some itch relief:

- Over-the-counter hydrocortisone creams
- Calamine lotion
- Mashed garlic
- White vinegar (undiluted)

So find some time to kick back and enjoy this summer, with as little itching as possible.



Sources: National Institutes of Health, Centers for Disease Control, *Consumer Reports*, *Old Farmer's Almanac*

Equity-League Benefit Funds – Pension, Health and 401(k)
165 West 46th Street
14th Floor
New York, NY 10036-2582

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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.