

# EQUITY – LEAGUE

*If It's News, It's In This Issue*

FALL 2014

## Welcome to Our Fall 2014 Issue of *Now Playing*



We have important news about your benefits in this issue of *Now Playing*, most particularly regarding the Health Fund's Annual Open Enrollment Period. If you are currently covered by the Fund, and want to continue with the medical, dental and dependent elections that you have made, there is nothing for you to do during the Open Enrollment Period. But for those who wish to add or change their dental coverage, add dependent coverage, or change existing medical coverage from an HMO to the Fund's Open Access (CIGNA) plan, or vice versa, the Annual Open Enrollment Period is your once a year opportunity to make changes.

We also have important news regarding continued progress with our website's Member Portal.

### Here are the topics covered in this issue of *Now Playing*:

1. Annual Health Fund Open Enrollment Period Occurs During November
2. Continued Improvements In Our Self-Service Modules
3. Reminder Regarding the Affordable Care Act
4. Retirement Benefit Book Update
5. Summary Annual Report for 401(K) Plan
6. Reminder That The ELF and AEA IT Systems Are Separate
7. Your Right To Request A Pension Benefit Statement
8. The Women's Health And Cancer Rights Act
9. HIPPA Privacy Notice

## Open Enrollment for the Equity-League Health Fund

We want to remind everyone that the Health Fund's Annual Open Enrollment Period takes place in the month of November. This period represents your once a year opportunity to make/change your decisions regarding dependent coverage and dental coverage. So if you want to add a dependent to the Equity-League Health Plan, or add dental coverage, November is the time to do it (with coverage to be effective on January 1, 2015). If you miss this opportunity, it will not come up again until November of 2015 for coverage effective January of 2016 (you can add a dependent at other times of the year if that dependent is new — e.g., you just got married, or had a child, but

only if you fit one of the Fund's special enrollment criteria). So if you wish to add a dependent or dental insurance, please don't miss the December 1 deadline this year (the Fund Office will be closed on November 30th, so you get an extra day). If you miss this deadline for sending in your forms and payments, you will still have an opportunity to change coverage as late as January 5, 2015 with the payment of \$100 penalty, (the Fund Office will be closing early on December 31, 2014 and won't reopen until January 5th, hence the extended deadline for payment). No changes in coverage will be permitted if we receive payments/forms after January 5, 2015.

## The Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act is a federal law that provides protection for breast cancer patients who elect breast reconstruction in connection with a mastectomy. All group health plans, including HMO's that provide medical and surgical benefits in connection with a mastectomy, must also provide for reconstructive surgery, in a manner determined in consultation with the patient and attending physician. If you or an enrolled dependent are a breast cancer patient, you should know that in addition to providing medical and surgical benefits in connection with a mastectomy, your Equity-League Health Fund coverage also includes the following:

- reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications at all stages of mastectomy, including lymphedemas. This coverage is subject to applicable co-pays, referral requirements, annual deductibles and insurance provisions. You should review the provision of your plan regarding any such restrictions that may apply. If you have any questions about this coverage, please contact the Fund Office.

## Your Right to Request a Pension Benefit Statement

If you would like to receive a detailed statement of the pension credit you've earned under the Equity-League Pension Plan, and whether you are vested, please contact the Retirement Services Department at the Fund Office, 165 West 46th Street, 14th Floor, New York, NY 10036 at (212) 869- 9380 (toll free outside of NYC (800) 344-5220), or via email, [pension@equityleague.org](mailto:pension@equityleague.org). You must make this request in writing. You are entitled to receive a pension benefit statement, upon request, only once every 12 months.

...don't miss  
the December 1  
deadline...

The Women's  
Health and  
Cancer Rights Act  
is a federal law  
that provides  
protection for  
breast cancer  
patients...

## HIPAA Privacy Notice

If you would like to see the plan's HIPAA Notice of Privacy Practices, which was last revised in September 2013, or get your own copy, please visit [www.equityleague.org/health/health\\_privacy.html](http://www.equityleague.org/health/health_privacy.html), or contact: Privacy Officer, Equity-League Health Trust Fund, 165 West 46th Street, 14th Floor, New York, NY, 10036 or call (212) 869-9380, or the toll-free number, (800) 344-5220. The Notice describes how the plan uses and discloses protected health information, and it also discusses important federal rights that you have with respect to your protected health information.

## Reminder Regarding The Affordable Care Act (ACA)

For coverage starting in 2015, the open enrollment period for the ACA Market Places is November 15, 2014 – February 15, 2015. Annual penalties for individuals not having the minimum required coverage during 2014 are the greater of \$325 or 1% of yearly household income. Changes in coverage and rates in your area could be significant in 2015, so now is the time to look into your options. The Actor's Fund is a recognized "navigator" for ACA Marketplace coverage, so please do not hesitate to contact them if you need help with Marketplace enrollment.

## Continued Improvements in Our Self-Service Modules

More than 2,000 Fund participants have already registered to use our new self-service website modules. While we are still improving these modules, we have added several new functions to the existing modules that let you do health eligibility checks, review health premium payment status, generate pension estimates, change the contact information you have on file with the Fund Office, and change your direct deposit information and federal tax withholding elections.

Now you are also able to make health premium payments, check to see if a payment was received by the Fund Office, and do most open enrollment tasks through the portal as well.

**Activating Self-Service Is Easy, But It's Not Automatic— And If You Wish To Make Premium Payments To The Health Fund After October 31, 2014 You Must Register With The New Portal First.**

In order to access all of the self-service modules that are available to you as of any given date you only need to register once. After you have registered (registration only takes a few minutes) you will have access to all of the above modules. You can register at: <http://portal.equityleague.org/>.

You must register if you want to make online payments to the Health Fund after October 31, 2014.

## New "Retirement Benefit Book" Update

The long promised "Retirement Benefit Book," which includes new Summary Plan Descriptions (SPD) for the Pension Fund and the 401(k) Fund, has been mailed, so it should be in your hands by the time you receive this newsletter.

## Reminder that the Funds and AEA Systems are Separate

Many of the participants in the Funds are still under the impression that the Funds and AEA are using the same IT System. That is not the case, nor do the separate IT systems of the Funds and the AEA generally exchange data. That is partly because these entities are legally and financially separate from each other, and each must be responsible to different regulatory requirements. Therefore, if any of your personal information changes (e.g., address, email) you must register those changes with the Funds and AEA separately.

**More than 2,000 Fund participants have already registered to use our new self-service website modules.**

**You must register with the new website to make online payments after October 31, 2014.**

**Many still think the Funds' and the AEA's IT systems are the same... that is not the case...**

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# NOW PLAYING

This newsletter is a publication of the Board of Trustees of the Equity-League Trust Funds. Additional copies are available upon request, or online at our website ([www.equityleague.org](http://www.equityleague.org)). For any questions about the newsletter or your benefits, contact The Fund Office, Equity-League Pension, Health and 401(k) Funds, 165 West 46th Street, 14th Floor, New York, NY 10036-2582. To call the Fund Office from the NYC area, phone 1-212-869-9380; if you're calling from outside the NYC area, call the Fund Office toll-free at 1-800-344-5220.

## **Important Note:**

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.