



# EQUITY-LEAGUE FUNDS (ELF)

## PENSION, HEALTH & 401(K) TRUST FUNDS

# NOW PLAYING

SUMMER 2015

## Your Pension Benefits Are Going Up!



We are happy to tell you that the Pension Fund's Trustees have approved **pension increases for all current and future pensioners.**

If your pension begins in August of 2015 or thereafter, you will receive a \$12 per month pension benefit for any year you worked at least 2 weeks in covered employment — an increase from the current \$11 per month. This benefit is in addition to the 3% of total pensionable income accumulated across your career.

### PENSION CALCULATION EXAMPLE:

If upon the commencement of your pension you will have earned pension credit for 20 years of covered employment, and earned an average of \$25,000 per year, your monthly pension according to the improved formula will be:

$(20 \text{ years of credit} \times \$12 = \$240) + (3\% \text{ of } \$500,000 \text{ career earnings} / 12 \text{ monthly payments per year} = \$1,250) = \$1,490 \text{ per month.}$

**Current Pensioners, and those who became pensioners BY JULY 1 of 2015, saw a flat 10% increase in monthly pension payments.** This increase, the first in 10 years for current pensioners, will support many actors who worked on the stage when wages were lower than they are today, and earning pension credit was more difficult.

Actual payments for July pensions were made on or about August 1.

With these increases, the Pension Fund remains well funded. The Fund's Trustees and staff understand that you rely on your pension, and we are pleased that the Fund's performance has allowed for this increase.

If you have any questions about how the pension increase will affect you, please visit [www.equityleague.org/PensionIncrease](http://www.equityleague.org/PensionIncrease), or call the Fund Office at (212) 869-9380, or outside the NY Metro area, at (800) 344-5220, from 9:30 am to 7 pm EST.

We have lots of great news for you in this issue of ELF's *Now Playing* — including news on pension and health benefit improvements and enhancements to our website's self-service portal.

Your **pension benefits** are going up! ... 1

**Health Plan improves** coverage of audiology services, orthotics and breast pumps ..... 2

Premium **payments now accepted** via **debit card and ACH transfer**, in addition to credit cards..... 2

Why have more than **7,000 already signed up** for the ELF Self-Service Portal? ..... 2

**John Hancock** (formerly New York Life) became **record keeper for 401(k)** Fund effective April 1 — and your **investment options changed**..... 3

A **new default beneficiary designation** for former spouses ..... 6

Earn valuable **benefit credits** through the **Quality Cost Incentive Plan (QCIP)** ..... 6

Women's Health and **Cancer Rights Act of 1998**..... 8

Your **right to request a pension benefits statement**..... 8

Annual **HIPAA Privacy Notice** ..... 8

Health **Premium Deadline** reminder ..... 8

The **benefits of "going electronic"** when it comes to ELF communications ..... 9

Health Plan Summary **Annual Report** ..... 10

**How do we look?** ..... 11

## Cigna Health Plan improves coverage of audiology services, orthotics and breast pumps

Several Health Plan improvements effective April 1, 2015 provide additional or expanded coverage for three different types of services, as described below:

- Hearing tests and other audiology services, whether provided by a physician or an audiologist, are covered for both children and adults. (Previously, this level of coverage for audiology services was extended only to children covered by the Plan.)
- Orthotics, including those necessary for dancing or other performances on stage, are now covered if prescribed by a Doctor of Medicine (MD), a Doctor of Osteopathic Medicine (DO) or a Doctor of Podiatric Medicine (DPM).
- Breast pumps are now covered after the birth of a child, with no requirement to demonstrate medical necessity.

Other than as noted above, all other coverage for these and related services remain unchanged. For complete information, refer to the Health Plan's Summary Plan Description (SPD), which you can find at [www.equityleague.org](http://www.equityleague.org) (click on "Health" then "Health Summary Plan Description").

Note: Plan changes since the publication of the current SPD in November of 2011, can be found in issues of *Now Playing* at [www.equityleague.org](http://www.equityleague.org) (click on "Newsletter").



## Premium payments are now being accepted via debit card and ACH transfer, in addition to credit cards and checks

You now have new options for paying your Health Plan premiums via our Self-Service Portal at [www.equityleague.org](http://www.equityleague.org). In addition to credit cards, you may also pay your premiums using a debit card or an ACH transfer from a bank account — the choice is yours.

## Why have more than 7,000 already signed up for the ELF Self-Service Portal?

### Maybe its because of the expanded array of services available

Several new features were recently added to your self-service portal. So here is a comprehensive list of current self-service capabilities available at [www.equityleague.org](http://www.equityleague.org).

### Contact and Communications tools

- **Update your contact information** (mailing address, telephone numbers and email addresses)
- **Receive electronic versions of *Now Playing* and other communications**

- **Review your work history** by employer and by Plan — Pension, Health and/or 401(k)

**Important: Be sure to update your contact information with both the Equity-League Funds (ELF) and the Actors' Equity Association (AEA). The Equity-League Funds and the AEA are separate organizations. They do not exchange contact information.**

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## More self-service portal functions...

### Health Fund tools

- Receive **Text Message reminders** of **premium due dates**
- Receive your **premium invoices by email** instead of by mail
- **Review prior health invoices** and premiums paid to date
- Review your health **eligibility status or paid-up coverage period** for medical and/or dental coverage

### Pension Fund tools

- Receive **pension statements electronically** or download them
- Do your own **pension estimates under a wide array of scenarios**
- Review your **history of any pension payments**
- Make federal **tax withholding changes**
- Update your **direct deposit information**
- Download your yearly **1099-R tax form**

### 401(k) tools

- Review your work history by employer, show name, week ending, and contribution type — employer and/or deferral

**All of the above 401(k) items** available on the Fund's self-service portal (except contributions by show name) are **also available** on the **John Hancock Retirement Service portal** at <http://mylife.jhrps.com>. **Additionally**, on the **John Hancock** site, you can see your **account balances**, choose your **investment allocations**, and learn more about retirement financial planning.

### To access the Self-Service Portal

- Visit [www.equityleague.org](http://www.equityleague.org).
- From the top of the home page, select "Click here to Login or Register for the Member Portal."
- Registering is easy — just create your own user name and password.

### Having trouble?

If you are having **any difficulty** with the **registration** process or **finding what you need** on the self-service portal, please call the Equity-League's Health Department at (212) 869-9380 (NYC) or (800) 344-5220 (toll-free outside of NYC), and **a representative will be happy to help you**.

## John Hancock (formerly New York Life) became our record keeper for the 401(k) Fund effective April 1 — and your investment options changed

Earlier this year, the Trustees of the 401(k) Plan undertook a study of the record keeping services available to funds of our type. As a result of that analysis, the Trustees decided to make a change in the Fund's record keeper — to John Hancock. The Trustees believe that through the John Hancock platform, 401(k) participants can expect to enjoy improved investment options, lower investment fees and improved customer service.

### How your investment options changed

Moving the record keeping function significantly increased the diversity of investment options available to the Plan. Consequently, the Trustees took a fresh look at the kinds of investment options that the Plan could offer.

While there are more investment options available to the Fund through John Hancock than were available through MassMutual, research suggests that choosing to offer fewer investment options can be beneficial to participants in at least two ways:

- It is easier to make choices when the distinctions among investment options are clearer (e.g., choosing between "large cap" equities and "small cap" equities instead of three different varieties of "large caps" equities).
- Limiting the number of choices available means higher balances in the various categories of investments. This may allow the Fund to negotiate the lowest possible expenses per investment type, or "class."

## More about the 401(k) Plan...

Considering this information, the Trustees decided to modestly reduce the number of investment options, essentially by eliminating redundant investments and those that weren't often used. The end result is a robust set of 17 options, compared to the 21 options available previously, including **a new Environmental, Social and Governance (ESG) investment option.**

## How any existing monies were transitioned to the new investments

Consistent with past transitions to new investment options, participants' previous MassMutual investments were "mapped" to the most comparable investments available after the transition to John Hancock. The end result is a simpler portfolio comprised of investments which have generally **demonstrated stronger performance in recent years, along with lower overall expense ratios.** For more information, please go to the John Hancock website <http://mylife.jhrps.com>, or call them at (800) 294-3575.

The chart below shows how investments were transitioned to John Hancock. New investment options are noted in bold.

Balances in this fund ...	... were transitioned to this fund
Government Money Market Fund (Babson) MassMutual Stable Value Fund	<b>New York Life Guaranteed Interest Account*</b>
BlackRock Inflation Protected Bond Fund (Investor Class A)	BlackRock Inflation Protected Bond Fund (Investor Class A)
MassMutual Select Total Return Bond Fund (Class R4)	<b>Metropolitan West Total Return Bond Fund (Class I)</b>
Manning & Napier Target 2010 Series (Class K) Manning & Napier Target Income Series (Class K)	<b>American Funds 2010 Target Date Retirement Fund (Class R3)</b>
Manning & Napier Target 2020 Series (Class K)	<b>American Funds 2020 Target Date Retirement Fund (Class R3)</b>
Manning & Napier Target 2030 Series (Class K)	<b>American Funds 2030 Target Date Retirement Fund (Class R3)</b>
Manning & Napier Target 2040 Series (Class K)	<b>American Funds 2040 Target Date Retirement Fund (Class R3)</b>
Manning & Napier Target 2050 Series (Class K)	<b>American Funds 2050 Target Date Retirement Fund (Class R3)</b>
Invesco Balanced Risk Allocation Fund (Class R5)	Invesco Balanced Risk Allocation Fund (Class R5)
Morgan Stanley Institutional Fund U.S. Real Estate Portfolio (Class A)	Morgan Stanley Institutional Fund U.S. Real Estate Portfolio (Class A)
BlackRock Equity Dividend Fund (Investor A Shares) MassMutual Select Growth Opportunities Fund (Administrative Class) MM S&P 500 Index Fund (Class R5)	<b>Vanguard Institutional Index Fund (Institutional Shares)</b>
MassMutual Select Mid Cap Growth Equity II Fund (Administrative Class) Fidelity Advisor Leveraged Company Stock Fund (Class T)†	<b>Fidelity Advisor Leveraged Company Stock Fund (Class T)</b>
Goldman Sachs Small Cap Value Fund (Institutional Class)	Goldman Sachs Small Cap Value Fund (Institutional Class)
T. Rowe Price New Horizons Fund	T. Rowe Price New Horizons Fund
American Funds - EuroPacific Growth Fund (Class R3)	American Funds - EuroPacific Growth Fund (Class R3)
MassMutual Premier Global Fund (Class R5)	<b>AQR Global Equity Fund (Class I)</b>
Comparable fund not available prior to the move	<b>Parnassus Endeavor Fund (ESG Large Cap)</b>

\* This is not a mutual fund. The guarantee is backed by the claims-paying ability of the insurer, New York Life Insurance Company.

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## New target date funds from American Funds replaced Manning & Napier's offerings

One of the biggest changes with the move to John Hancock is the transition to the American Funds Target Retirement Funds, which replace the Manning & Napier Target Retirement Funds. The American Funds Target Retirement Funds have exhibited **better performance** than the Manning & Napier target date funds with **lower fees**, as shown by information in the recent welcome kit mailed to participants. While past performance is never a guarantee of future results, the Trustees are pleased to be able to offer the American Funds Target Retirement Funds as a part of the transition to John Hancock.

### Just what are target date funds?

Target date funds are diversified investments that provide a simpler way to manage your 401(k), employing a dynamic mix of investments focused on your planned retirement date. Target date funds follow a "glide path" that changes the mix of underlying investments as you near your target retirement date — and for decades after your retirement. Generally, the mix of investments becomes more conservative over time.

For example, 30 years before your retirement, less than 10% of the investments might be in fixed income and/or equities that generate significant dividend income. In contrast, more than 40% might be invested in growth and income funds, with the balance in growth funds.

By comparison, at the time of your retirement date, fixed income and equity income investments could be expected to have grown to comprise more than 60% of the portfolio, with growth and income funds now making up less than 30% of the investments, and growth funds comprising less than 10%. Finally, by 30 years after retirement, virtually all investments would be in fixed income investments or growth and income funds, which would be expected to have relatively stable values and be generating substantial interest and/or dividend income.

The American Funds Target Date Funds chosen by the Trustees are managed by Capital Group, which was founded in 1931, and has approximately \$1.35 trillion in assets under management. The American Funds Target Date Retirement service was established by Capital Group in 2007. Designed with ten year retirement age increments (e.g., retirement dates of 2020 and 2030), these funds have more than \$27 billion under management. The funds are currently managed for 30 years after the retirement date specified by the fund, so that assets are managed professionally after your retirement.

As noted previously, past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than figures referenced in the welcome kit or other materials. 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 fee exists, would lower performance. For current to the most recent month-end performance information, please log onto: [mylife.jhrps.com](http://mylife.jhrps.com) or call a John Hancock representative at (800) 294-3575.



## Change to default beneficiary designation for former spouses under the Pension and 401(k) Funds

Effective Jan. 1, 2015, the Pension and 401(k) Funds made a policy change that affects participants whose marriages end, if they have previously named their ex-spouse as their beneficiary. **Under the new policy, following a divorce or legal annulment of marriage, a participant's ex-spouse is automatically removed as the beneficiary for the participant's benefits under the Funds**, unless a Qualified Domestic Relations Order (QDRO) stipulates otherwise. Previously, participants had to actively remove their ex-spouse as beneficiary following the end of a marriage.

In the Funds' experience, this policy change reflects what the majority of participants prefer. However, we understand that some participants will want to retain their former

spouses as beneficiaries. **If you wish your ex-spouse to continue as your beneficiary** following a divorce or legal annulment (and there is no QDRO preventing you from doing so), **you must actively re-designate your ex-spouse** as your beneficiary by completing and submitting to the Funds a new, simplified form available at [www.equityleague.org](http://www.equityleague.org) (click on "Pension" then "Re-designation of Former Spouse as Beneficiary Form").

Please note that the **above form cannot be used for other kinds of beneficiary designations**. To make initial beneficiary designations, change beneficiaries, or change allocations to current beneficiaries, please **use the Funds' standard and separate beneficiary forms for pension and 401(k) benefits**.

## Earn valuable benefit credits through the Quality Cost Incentive Plan (QCIP)

### Earn up to \$500 in benefit credits through the QCIP

The Equity-League Health Fund introduced the Quality and Cost Incentive Plan (QCIP) as a pilot program in 2013. The QCIP, which is **available to all participants in the Cigna Plan**, provides financial incentives for participants who take a few simple steps to choose higher quality and lower cost health care providers for the eligible procedures listed below:

- Colonoscopies in your physician's office and/or under light sedation
- Certain orthopedic procedures, including:
  - Total knee replacements
  - Total hip replacements
  - Disc and spinal surgeries

### How QCIP works

The Health Fund issues QCIP incentives as credits to a Health Reimbursement Account (HRA) in the name of the participant who chooses health care providers that meet

QCIP requirements. The **amounts credited** to a participant's HRA **may be used for a wide variety of purposes**, such as:

- Paying Health Plan premiums
- Meeting your annual deductibles
- Meeting coinsurance or copay requirements, or
- Paying for health care expenses not covered by the Health Plan, including certain chiropractic services and home health care expenses.

A complete list of items for which the incentive can be used is available at [www.equityleague.org](http://www.equityleague.org) (click on "Health" then "Health Benefits Descriptions" then "Quality and Cost Incentive Plan"). Participants are able to use amounts credited to their HRA for up to four years.

Please note that the QCIP program is only available to you if the Fund provides your primary health coverage. If your primary coverage is provided by another plan (e.g., SAG-Producers Health Plan or Medicare) you are not eligible for the QCIP.

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## Example: How to earn QCIP credits for a colonoscopy

Those who have a colonoscopy in a physician's office instead of an inpatient or outpatient hospital facility can receive a \$300 credit under the QCIP. In addition if you have a colonoscopy under light instead of deep sedation, you'll earn another \$200 credit, for a total of \$500.

What is light sedation, and why might you prefer it? When you undergo deep sedation, you are completely unconscious. When you have light sedation, you typically feel drowsy, but are not unconscious. Light and heavy sedation are generally equally pain-free.


Light sedation was the method of choice for colonoscopies for many years. However, in recent years, many of these procedures have been done with deep sedation administered by an anesthesiologist. Often, the cost of the anesthesiologist for such procedures is greater than the cost of the physician who is performing the colonoscopy, but there appears to be no evidence that colonoscopies performed under deep sedation are more comfortable than those done with lighter sedation. In contrast, at least one study suggests that the risk of complications, while very low with either form of sedation, is higher under deep sedation.

### QCIP focuses on quality and cost

The QCIP is designed to both improve the quality of health care and lower costs — not to sacrifice the former for the latter. Research has shown the quality of medical care has little correlation with amounts charged by health care providers. Health care providers who charge more than average do not necessarily provide better care than those who charge less. In fact, the opposite is often true.

### How to find Cigna providers who meet QCIP standards of quality for orthopedic procedures

**If you're planning to undergo one of the QCIP-eligible orthopedic procedures** listed above, consider having your procedure in one of Cigna's **Centers of Excellence (COE)** facilities to receive QCIP credit. You may locate health care facilities with Cigna's COE designation through a simple three step process:

1. Visit [www.cigna.com](http://www.cigna.com) and click "Find a Doctor" near the middle of the home page, then on the following page, click the image labeled "If Your Insurance Plan Is Offered Through Work or School."
2. Select "Hospital, Pharmacy or Facility."
3. Enter your "Search Location" by ZIP or city/ state. For "Select a Plan," choose the first Cigna OAP Open Access Plus option. In "Looking For," enter a provider's name or specialty, and then click "Search."
4. View the provider listings you are presented. COE facilities are noted by this label:  Center of Excellence

### How will I know when there is a credit in my QCIP account?

Whenever you earn a credit, you will receive a letter from the Fund Office notifying you of the amount available in your account.

The QCIP is a pilot program which is subject to change and/or termination. However, we will notify you of any changes in the program.

**If you would like to participate in the QCIP program,** please call the Fund Office at (212) 869-9380 or (800) 344-5220, or visit [www.equityleague.org](http://www.equityleague.org) (click on "Health" then "Earn Health Credits Through the Quality and Cost Incentive Plan") to learn more.

## 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 coinsurance 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, once every 12-month period.

## 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.

## Health Premium Deadline Reminder

We regret we continue to see that **some of you lose coverage, or pay a \$100 penalty and suffer a late effective date** for coverage, because of an **overlooked premium deadline**. Get and keep the coverage you have earned by remembering two deadline rules:

- For **medical coverage** earned by you through employment, the **\$100 quarterly premium is due the first day of each quarter begins** (e.g., on August 1st for the quarter beginning on August 1.) **If the premium is not received** by that date, there is a **\$100 penalty**. If the premium and penalty are **not received within 30 days** of that date, **coverage is lost**.
- **For all other health coverage** (e.g., dental or dependent coverage), after you have initially signed up, all future premiums must be received within **30 days of the first day of the month/quarter** to which they apply. **If premiums are not received\*** by then, **coverage is lost** as of the end of the prior month/quarter. \*COBRA premium payments postmarked within 30 days of the first day of the month are considered timely.

**You've worked too hard to lose coverage or pay a late penalty. Please sign up for e-mailed invoices and text message premium reminders at the self-service portal** (go to [equityleague.org](http://equityleague.org), and register or log in. Then from the self-service portals homepage click "Contact Information" then "Communications Preferences").



## The benefits of “going electronic” when it comes to ELF communications

Choosing electronic ELF communications will **increase the speed** of communications **and** can actually **save**:

- Your **coverage**
- **Money for the Funds** that can be **better used** to pay **for benefits**, and,
- **Trees**

So please opt-in for better and faster communications!



### What you can receive electronically

If that sounds good to you, here are some **examples** of what you can receive electronically:

#### Monthly health insurance bills

Choose electronic billing and we will begin sending you premium reminders, **via text message or an e-mail, or both**, (dispensing with your traditional quarterly paper bill). **For dental coverage, dependent medical coverage, COBRA, Self-Pay After COBRA and Medicare Supplemental coverage, we will send you monthly reminders** (notices regarding medical coverage earned through employment will be sent electronically on a quarterly basis).

**One simple step**, described in “Getting Started with Electronic Communications” below, will **activate your electronic notices**.

#### Monthly notices of health benefit eligibility

If you choose electronic eligibility notices, we will notify you, **via text message or e-mail, or both, before any month in which you become eligible** for health coverage. The Fund currently snail mails quarterly notices of your eligibility, but electronic notices will alert you of each and every month in which you become eligible to commence or renew coverage.

### Now Playing and other notices

**By law, the Funds must send paper** newsletters and certain other notices (such as the ones we insert into our newsletters), **unless you opt-in to electronic communications**. We urge you to choose electronic communications if that will work better for you. You can always go back to paper newsletters if you prefer them.

### Getting started with electronic communications

**Getting started** with electronic communications **is easy**. Just go to [equityleague.org](http://equityleague.org), and register or log in. Then from the self-service portals homepage click on the “Contact Information” tab; then click on the “Communications Preferences” tab, where you’ll be able to select any, or all, of the above electronic communications options.

## Summary Annual Report for Equity-League Health Trust Fund

This is a summary of the annual report of the EQUITY-LEAGUE HEALTH TRUST FUND, EIN 13-6092981, Plan No. 501, for period June 01, 2013 through May 31, 2014. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The BOARD OF TRUSTEES OF THE EQUITY-LEAGUE HEALTH TRUST FUND has committed itself to pay certain claims incurred under the terms of the plan.

### Insurance Information

The plan has contracts with Kaiser Foundation Health Plan Inc., Kaiser Foundation Health Plan Inc., HIP Health Plan Of New York, Medica, Connecticut General Life Insurance Company And Affiliates, Starnet Insurance Company and Kaiser Foundation Health Plan Of The Mid-Atlantic to pay health, dental, stop loss, HMO, indemnity and NON-HMO claims incurred under the terms of the plan. The total premiums paid for the plan year ending May 31, 2014 were \$4,441,370.

### Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was \$124,912,099 as of May 31, 2014, compared to \$114,001,706 as of June 01, 2013. During the plan year, the plan experienced an increase in its net assets of \$10,910,393. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$71,174,767, including employer contributions of \$45,710,957, employee

contributions of \$12,755,085, realized losses of (\$654,975) from the sale of assets, earnings from investments of \$10,038,700, and other income of \$3,325,000.

Plan expenses were \$60,264,374. These expenses included \$3,895,227 in administrative expenses, and \$56,369,147 in benefits paid to participants and beneficiaries.

### Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- transactions in excess of 5% of the plan assets;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of BOARD OF TRUSTEES OF THE EQUITY-LEAGUE HEALTH TRUST FUND at 165 WEST 46TH STREET 14TH FLOOR, NEW YORK, NY 10036-2501, or by telephone at (212) 869-9380. The charge to cover copying costs will be \$0.00 for the full annual report, or \$0.00 per page for any part thereof.

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You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (BOARD OF TRUSTEES OF THE EQUITY-LEAGUE HEALTH TRUST FUND, 165 WEST 46TH STREET 14TH FLOOR, NEW YORK, NY 10036-2501) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## How do you like the new “Now Playing” look?

As we are sure you have noticed, “Now Playing” has a new look and we’d like to know how you like it. We’d also love to hear any suggestions you may have regarding the content, writing style and any other features of the newsletter you can think of. Please send your suggestions to [newsletter@equityleague.org](mailto:newsletter@equityleague.org). We’ll be listening.



Equity-League Pension, Health and 401(k) Funds  
165 West 46th Street  
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EQUITY-LEAGUE FUNDS (ELF)  
PENSION, HEALTH & 401(K) TRUST FUNDS

NOW PLAYING

**This newsletter is a publication of the Board of Trustees of the Equity-League Trust Funds (ELF). 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 (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.