

SEPTEMBER 18, 2020

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IATSE PRIDE TOWNHALL



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MOTION PICTURE INDUSTRY PENSION AND HEALTH PLANS (MPI) BASICS

- ▶ MPI is a multi-employer, multi-union pension and health trust established in 1952
- ▶ Approximately 140,000 Participants and their dependents participate in the MPI Pension and Health Plans
- ▶ Participants and their dependents live throughout the US and the world, but the majority of reside in Southern California and New York

HEALTH PLAN CONSIDERATIONS

- ▶ Network adequacy
 - ▶ Assess your individual and family medical needs
 - ▶ Are there sufficient primary care and specialty providers in the plan network to meet your needs
- ▶ Out-of-pocket expenses
 - ▶ Copayments, co-insurance, deductibles
- ▶ Is there coverage in addition to basic medical
 - ▶ Pharmacy, behavioral health/substance use disorder treatment, vision services , dental, wellness

MPI HEALTHCARE SERVICES

- ▶ MPI offers a robust menu of health care services
 - ▶ Pharmacy: Express Scripts
 - ▶ Medical: Anthem PPO, Kaiser, Health Net, Oxford
 - ▶ Behavioral health and substance use disorder treatment: Optum
 - ▶ Dental: Delta Dental
 - ▶ Vision: VSP

PHARMACY

- ▶ CVS provides the pharmacy coverage of all the medical offerings
- ▶ There are copayments but no deductibles or coinsurance
- ▶ LGBTQ+ unique pharmacy needs covered with copayment
 - ▶ PReP and PeP –MPI also covers California pharmacist prescribed
 - ▶ HIV medications
 - ▶ Hormones
 - ▶ Puberty suppression (specialty medication through Accredo)
 - ▶ Preauthorization in place
- ▶ Copayments: \$10-\$40 for 30 days, \$25-\$100 for 90 days

PRESCRIPTION COPAYMENTS

ANY RETAIL PHARMACY (Up to a 30-day supply)	WALGREENS, DUANE READE OR HAPPY HARRY'S PHARMACY (Up to a 90-day supply)	MAIL-ORDER (90-day supply)
Generic Drugs		
\$10	\$25	\$25
Preferred Brand Drugs		
\$25	\$65	\$65
All Other Brand Drugs		
\$40	\$100	\$100

MEDICAL PLANS

- ▶ All 4 health plans provide basic and higher level health care as well as LGBTQ+ specific services.
 - ▶ HIV Care, Preventative services, chronic disease management, cancer care, contraception, urgent care, emergency care and hospitalizations
- ▶ Network, coverage and out-of-pocket expenses vary. See July 2019 SPD
- ▶ Anthem PPO CG-SURG-27 “Gender Reassignment Surgery” guideline
 - ▶ Consistent with the World Professional Association Transgender Health (WPATH)
 - ▶ https://www.anthem.com/dam/medpolicies/abc/active/guidelines/gl_pw_a051166.html

BEHAVIORAL HEALTH/SUBSTANCE USE DISORDER TREATMENT

- ▶ Optum Behavioral Health manages the behavioral health/substance use disorder treatment for Anthem PPO and Oxford
- ▶ Optum offers robust behavioral health and substance use disorder services including, outpatient, intensive outpatient, partial hospitalization, inpatient and rehabilitation services
- ▶ Seeing in-network providers is very important
- ▶ To access Optum services and information, call (888) 661-9141
- ▶ Wellness support can be found at www.liveandworkwell.com

DENTAL, VISION, WELLNESS FOR ALL OF MPI

- ▶ Delta dental covers routine dental services up to \$2000 per year
- ▶ Vision: VSP covers yearly standard eye exam, and \$105 for contact or spectacle lenses every year, and \$145 for frames every other year
- ▶ Smoking cessation
 - ▶ Generic Chantix and Zyban smoking cessation medications are covered through Express Scripts
 - ▶ MPI offers stop smoking programs for each insurance plan. You can find out more information by calling MPI Wellness at (800) 654-9355
- ▶ MPI Wellness Program
 - ▶ Zoom wellness classes such as Tai Chi, Mindfulness, Financial Health, etc.
 - ▶ Wellness schedule can be found at MPIPHP.org/more/benefits/wellness