

# Benefits at a Glance

NECA IBEW  
**POWERING ARIZONA**  
PHOENIX, AZ



## We understand that your health, your family, your finances, and your overall well-being are very important.

We're here to support you, no matter what life brings your way. Your benefits are a valuable part of your overall compensation and will help you take care of yourself and your family.

The Board of Trustees for the IBEW Local No. 640 and Arizona Chapter NECA Benefit Trust Funds provides a comprehensive benefits

program to help protect your health and financial security. This brochure will provide highlights of the benefits and programs we offer. We encourage you to visit our website [poweringarizonabenefits.com](http://poweringarizonabenefits.com) and learn more about the benefits available to you and how they work, so you can get the most out of them.

If you have questions about your benefits or eligibility, please contact Zenith American Solutions at **602-248-8434** or **800-553-2801**, or visit [zenith-american.com](http://zenith-american.com). You can also refer to the Benefits Guide for eligibility information, or visit our website [poweringarizonabenefits.com](http://poweringarizonabenefits.com).

IBEW LOCAL NO. 640 AND ARIZONA CHAPTER NECA HEALTH & WELFARE TRUST FUND  
IBEW LOCAL NO. 640 AND ARIZONA CHAPTER NECA DEFINED BENEFIT (PENSION) TRUST FUND  
IBEW LOCAL NO. 640 AND ARIZONA CHAPTER NECA DEFINED CONTRIBUTION (401k) TRUST FUND

# YOUR HEALTH AND WELL-BEING

## Here are highlights of the benefits that are available

### Medical



The Fund offers a comprehensive medical plan to provide important protection in the event of illness or injury. Your Blue Cross Blue Shield of Arizona (BCBSAZ) PPO plan gives you the advantages of a national network with the option to visit an out-of-network provider. You don't need to select a primary care provider (PCP) or get referrals to see specialists. You'll also save more if you use an in-network provider. Visit [azblue.com](https://www.azblue.com) for more information.

### Telehealth



Telehealth can be a cost-effective alternative to expensive emergency room or urgent care visits. You can schedule virtual visits with a doctor, counselor, or psychiatrist through BCBSAZ BlueCare Anywhere. Virtual visits are available 24/7 and can occur anywhere you have access to the internet, on your computer, tablet, or mobile device. When you access telehealth, there is only a \$10 copay (less than an office visit). Visit [BlueCareAnywhereAz.com](https://www.bluecareanywhereaz.com) for more information.

### Prescription drugs



Prescription drug coverage is included with your medical plan coverage and is offered through MedImpact. Your options include:

- » Retail – includes access to more than 67,000 participating pharmacies, including chains such as CVS, Safeway, and Walgreens
- » Specialty Rx – provides support services for complex therapies
- » Mail Order – can send maintenance medications (30- to 90-day supply) directly to your home

Visit [medimpact.com](https://www.medimpact.com) for more information.

### Dental



Preventive dental visits are important and are covered at 100%. These visits do not apply to your deductible. Your dental benefit includes two teeth cleanings and two exams per benefit year. The following dental care will be reimbursed under the dental benefit:

- » Preventive services, including exams, cleanings, consultations, fluoride, X-rays, etc.
- » Basic services, including fillings, sealants, stainless steel crowns, root canals, treatments of gum disease, and oral surgery
- » Major services, including prosthodontics, bridge or denture repair, implants, and restorative crowns

You can maximize your benefit savings when you visit an in-network PPO or Premier contracted dental provider. Visit [deltadentalaz.com](https://www.deltadentalaz.com) for more information.

### Vision



Vision benefits are provided through VSP (Vision Service Plan). Vision benefits include an annual exam for a \$10 copay, as well as benefit allowances for glasses and contact lenses. Please visit [poweringarizonabenefits.com/health-and-wellness/#vision](https://www.poweringarizonabenefits.com/health-and-wellness/#vision) for more details regarding vision benefits.

### Employee Assistance Program (EAP)



You have access to brief, solution-focused counseling services with a licensed clinician through ComPsych—24 hours a day, seven days a week. You (and your covered family members) have access to six no-cost sessions per issue, per year. For a list of services, visit [guidanceresources.com](https://www.guidanceresources.com).

# YOUR FINANCIAL SECURITY

to you and your family.



## Life and AD&D



The Fund provides basic life insurance coverage for you, your spouse, and your dependent children. Basic life insurance pays a benefit in the event of the insured's death during a specified term.

The Fund also provides accidental death and dismemberment (AD&D) insurance coverage for you. AD&D pays benefits to your beneficiary if the cause of death is an accident. (Dependents are not eligible for AD&D insurance coverage.) To make sure your beneficiaries are current or for more information, visit [zenith-american.com](http://zenith-american.com).

## Short-term disability



The loss of income due to disability (including pregnancy) can cause serious financial hardship for your family. Short-term disability insurance replaces a portion of your income and can help you continue to meet your financial obligations. The Fund pays the cost of this coverage, and it is available to Plan A and Plan B participants. Visit [zenith-american.com](http://zenith-american.com) for more information.

## Defined Benefit (pension) plan



The Fund established a pension plan as a way for working employees to accumulate money in the event of disability or death and to provide another means of financial security at retirement. Your employer contributes to the pension plan on your behalf while you are working in covered employment. The pension plan provides a fixed monthly amount to you when you retire (or become disabled) and provides for spousal benefits in the event of your death. Participants have access to a pension under the IBEW 640 Plan as well as the National Pension Plan. Visit [zenith-american.com](http://zenith-american.com) for more information.

## Defined Contribution (401k) plan



The Fund also provides a 401(k) plan as part of your retirement benefits. Unlike the pension plan, you can make contributions to this account to supplement the employer contributions made on your behalf. You can choose how much of your eligible pay you'd like to contribute and how to invest the money. And you will not be taxed until you withdraw the money at retirement. To check your account or change your elective contributions, visit [principal.com](http://principal.com) or [zenith-american.com](http://zenith-american.com) for more information.

Saving for your retirement is important. Both of these retirement plans together will provide you with a meaningful retirement.

## Online courses through Vubiz

You (and your family members) have access to a library of courses 24 hours a day, seven days a week through Vubiz. You can take courses on topics such as Time Management, Back Safety, and Basic Finance. There are also vuKidz courses for your younger family members. To view a list of courses, visit [ibewus.vubizlearning.com](http://ibewus.vubizlearning.com).

The first time you sign on, click on the bottom left where it says **First Time User?**, and complete the six questions that will allow us to print certificates with your name on them and recognize you when you return to take more courses. Under **Name**, be sure to enter your first and last names, for example: John Smith. Please use the drop-down menu to click on your **Local # 640/AZNECA**. If you don't know your membership number, you can use any numeric, such as your phone number; please do not use spaces.

# Benefit Contacts

Benefit	Website	Phone Number
<b>Benefit Office</b> (eligibility, COBRA, etc.): Zenith American Solutions	<a href="http://zenith-american.com">zenith-american.com</a>	602-248-8434 or 800-553-2801
<b>Medical:</b> Blue Cross Blue Shield of Arizona	<a href="http://azblue.com">azblue.com</a>	800-232-2345
<b>Telehealth:</b> BlueCare Anywhere	<a href="http://BlueCareAnywhereAZ.com">BlueCareAnywhereAZ.com</a>	844-606-1612
<b>Prescription drugs:</b> MedImpact	<a href="http://medimpact.com">medimpact.com</a>	833-229-3589
<b>Dental:</b> Delta Dental of Arizona	<a href="http://deltadentalaz.com">deltadentalaz.com</a>	800-352-6132, option 1
<b>Vision:</b> VSP	<a href="http://vsp.com">vsp.com</a>	800-877-7195
<b>Employee Assistance Program (EAP):</b> ComPsych	<a href="http://guidanceresources.com">guidanceresources.com</a>	866-365-0801
<b>Life and AD&amp;D:</b> Zenith American Solutions	<a href="http://zenith-american.com">zenith-american.com</a>	800-553-2801
<b>Short-Term Disability:</b> Zenith American Solutions	<a href="http://zenith-american.com">zenith-american.com</a>	800-553-2801
<b>Pension</b>	<a href="http://zenith-american.com">zenith-american.com</a>	800-553-2801
<b>Defined Contribution (401k)</b>	<a href="http://principal.com">principal.com</a> or <a href="http://zenith-american.com">zenith-american.com</a>	800-547-7754  800-553-2801



**For more information** and tips on how to best use your health benefits, read the Benefits Guide. Contact Zenith American Solutions at **602-248-8434** or **800-553-2801** for further assistance, or visit [poweringarizonabenefits.com](http://poweringarizonabenefits.com).

The information in this guide describes only some of the key features of certain benefits plans offered by the IBEW Local No. 640 and Arizona Chapter NECA Health and Welfare Trust Fund, IBEW Local No. 640 and Arizona Chapter NECA Defined Benefit Trust Fund, and IBEW Local No. 640 and Arizona Chapter NECA Defined Contribution Trust Fund. If there is a conflict between this material and information in the plans' Summary Plan Description (SPD) and/or official plan document, the SPD or plan document will govern. The Fund has the right to amend or terminate the plans at any time. In addition, this guide is not an employment contract, and employment is not guaranteed by your participation in any of the plans described in it.