

Benefit	Website	Phone
Benefits Office (eligibility, COBRA, etc.): Zenith American Solutions	zenith-american.com	602-248-8434 or 800-553-2801
Medical: Blue Cross Blue Shield of Arizona	azblue.com	800-232-2345
Telehealth: BlueCare Anywhere	BlueCareAnywhereAZ.com	844-606-1612
Prescription drugs: MedImpact	medimpact.com	833-229-3589
Dental: Delta Dental of Arizona	deltadentalaz.com	800-352-6132, option 1
Vision: VSP	vsp.com	800-877-7195
Employee Assistance Program (EAP): CompPsych	guidanceresources.com	866-365-0801
Life and AD&D: Zenith American Solutions	zenith-american.com	800-553-2801
Short-term disability: Zenith American Solutions	zenith-american.com	800-553-2801
Pension	zenith-american.com	800-553-2801
Defined Contribution [401(k)]	principal.com or zenith-american.com	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.



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BENEFITS BASICS SPRING 2024

All content in this newsletter is created and published for informational purposes only. It is not intended to be a substitute for professional medical advice and should not be relied on as health or personal advice. Always seek the guidance of your doctor or other qualified health professional with any questions you may have regarding your health or a medical condition. Never disregard the advice of a medical professional or delay in seeking it because of something you have read in this newsletter. If you think you may have a medical emergency, call your doctor, go to the nearest hospital emergency department, or call 911 immediately. Please refer to the IBEW Local No. 640 and Arizona Chapter NECA Health and Welfare Trust Fund Plan Booklet for information about your benefits. In the event that the information in this flyer conflicts with the language in the Plan Booklet, the terms of the Plan Booklet shall control.

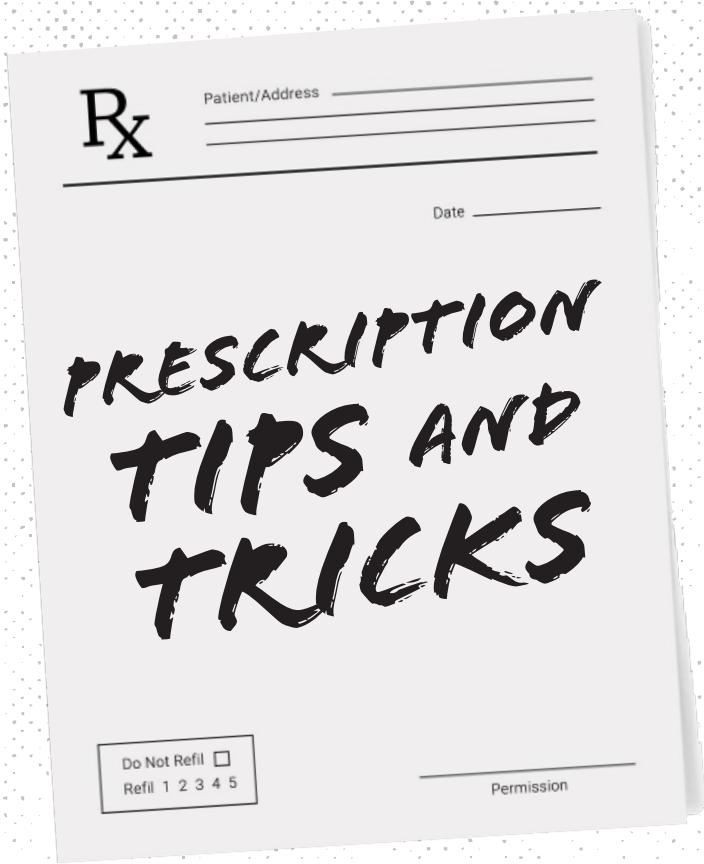
TIME TO RING IN SPRING!

As the winter season comes to an end and you begin to prepare yourself for the warmer months ahead, it is the perfect time to refresh your benefits knowledge. In this issue of *Benefits Basics*, we'll provide you with important updates and reminders on where to find information on your benefits and how to best take advantage of them.

As a reminder, any information provided in this newsletter can be found on your benefits site, which is available to you 24/7. There, you can find information on eligibility requirements for dependents, benefits details, past newsletters, and more.

Visit poweringarizonabenefits.com, or scan the QR code to save time.





When you're prescribed a medication by your health care provider, don't let the added stress of the high cost bring you down. By following the guidelines below, you'll not only save money but also learn some new tips and tricks on how to approach your treatment plans in the future.

- **Ask for Generics:** Prescription drugs are sorted into tiers, such as generic, preferred brand, and non-preferred brand. If you opt for the generic tier, where drugs are chemical equivalents to their brand-name counterparts, you will receive a medication option at a lower cost. Make sure to ask your doctor if there is a generic option available for your prescription so you won't end up paying more out of pocket.
- **Visit an In-Network Pharmacy:** Your prescription drug benefit is offered through MedImpact, so you save money when you fill prescriptions at a network retail or special pharmacy, such as CVS, Safeway, or Walgreens.
- **Use Mail Order:** For prescriptions you take regularly, make sure to ask for a 90-day supply to receive 3-months' worth of medication at a reduced cost, or use the MedImpact mail-order pharmacy. With mail order you'll get three 30-day supplies of your medication for the price of two, delivered straight to your home!

To find an in-network pharmacy, to review the drug formulary, or to sign up for the mail-order program, visit [medimpact.com](https://www.medimpact.com) to get started.

2024 Contribution Limits

Good news: The IRS announced the new 401(k) contribution limits for 2024! Employees can now contribute up to **\$23,000** (previously \$22,500) to their 401(k) savings. The catch-up contribution limit for 2024 remains at **\$7,500**. Contact Zenith American Solutions to confirm your current deferral amount, or complete and return the **401(k) employee additional contribution form**, available on poweringarizonabenefits.com.

Disability Benefit Update

The Board of Trustees has recently approved an increase to the weekly disability benefit. Employees can now receive **\$450** per week, an increase from **\$150** per week, of financial assistance if they're unable to work due to a non-work-related illness or injury. The disability benefit has also been extended from a 13-week maximum to a 20-week maximum, so you have more time to recover before returning to work. This benefit change is effective back to January 1, 2024. **Note:** The pregnancy disability benefit still remains \$600 per week.

Care Comes to You



Get the care you want from the comfort of your home by using telehealth! It's the most cost-efficient way for you to receive care, and with BCBSAZ BlueCare Anywhere, you can connect with expert doctors, counselors, and psychiatrists for only a **\$10 copay**. With telehealth, you can receive care 24/7 via your computer, mobile phone, or tablet if you're dealing with a nonemergency medical condition, such as:

- Cold and flu
- Ear infections
- Allergies
- Rashes
- Sinus infections
- And more

To access your telehealth benefits, log in to bluecareanywhereaz.com, or download the app from the **App Store** or **Google Play**.