

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



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## BENEFITS BASICS SPRING 2025

This newsletter is provided for informational purposes only and is not a substitute for professional medical advice. Do not rely on this content as health or personal advice. Always consult your doctor or a qualified health professional with any health-related questions or concerns. Never disregard professional medical advice or delay seeking it because of the information in this newsletter. If you experience a medical emergency, contact your doctor, go to the nearest emergency department, or call 911 immediately. For details about your benefits, please refer to the IBEW Local No. 640 and Arizona Chapter NECA Health and Welfare Trust Fund Plan Booklet, the Defined Benefit Contribution Retirement Plan Rules Booklet, or the Pension Trust Fund Rules Booklet. In cases where the information in this newsletter conflicts with the Health and Welfare Plan Booklet, the Defined Benefit Contribution Plan Booklet, or the Pension Trust Fund Booklet, the terms of the relevant Plan Booklet shall control.

# SPRING FORWARD WITH YOUR BENEFITS

What is it about spring that makes us want to clear out, fix up, and clean our indoor and outdoor spaces? Put that same fix-it energy to work on yourself, and let this issue of *Benefits Basics* guide you on the benefits and resources the Fund provides.

Scan the QR code or visit your benefits site at [poweringarizonabenefits.com](http://poweringarizonabenefits.com), available to you 24/7 for information on eligibility requirements for dependents, benefits details, past newsletters, and more.



COMPSYCH®

# Your Support Hub

*I wasn't sure what to expect when I registered for GuidanceResources. But I took the assessment and got a plan for areas I should focus on using articles, tips, and links to resources.*

As you tackle spring cleaning chores, don't forget to tend to *your* needs—financial, emotional, social, and physical. The Employee Assistance Program (EAP), provided by ComPsych, can help you in a variety of ways to get on the path to a better you.

#### **If you need counseling**

Get confidential counseling sessions with a licensed counselor for depression, anxiety, grief, substance abuse, family problems, financial or legal challenges, work conflicts, and anything else that's on your mind. The program provides six free sessions per issue, per year for each family member.

#### **If you're looking for additional support**

Visit the GuidanceResources website for a variety of resources, including work-life solutions, health and wellness support, and online tools for emotional, financial, and legal needs.

#### **If you want savings and fun stuff**

Get access to discounted services for tax preparation, pet insurance, and even a discount program for tickets to theme parks, movies, shows, and more. From the homepage, go to **Connect Me**, then **Self Guided Resources**.

#### **How to get started**

Visit [guidanceresources.com](https://guidanceresources.com) (register with the organization web ID: IBEW). Once there, you can also connect with an expert or send an email. Or, call ComPsych at **866-365-0801**.

**Not sure where to start? Complete a well-being assessment** (5-10 minutes) at [guidanceresources.com](https://guidanceresources.com) to get a baseline on your overall well-being. Then, view your results and get a plan for what to focus on and how to make improvements, whether it's an article to read, a video to watch, or someone to talk to.



## **REVIEW YOUR FAMILY COVERAGE TODAY**

Please review your covered dependents and ensure that all information is up to date, especially if you've recently had a life event change—such as a marriage, birth, adoption, or a dependent no longer meeting eligibility requirements. If you have a change, please notify Zenith American Solutions as soon as possible. Keeping your records accurate helps us ensure that you and your family are properly covered.

To review your dependents, log in to your account at [edge.zenith-american.com](https://edge.zenith-american.com). Or call Zenith American at **602-248-8434** or **800-553-2801**.

## **STAY STEADY:**

# YOUR DEFINED CONTRIBUTION PLAN IS BUILT FOR THE LONG HAUL

It's normal to feel worried when the stock market is up and down. But remember, your retirement savings in the Defined Contribution Plan are meant for the long run, and the market goes through both good and bad times. Instead of stressing, stay focused on your goals, keep a mix of investments, and stick to your plan.

Experts say the best thing you can do when stock prices drop is to stay the course and continue to contribute to your plan. You'll continue to receive tax advantages, and your money goes further when you invest at a time when stock prices are lower. Repeat to yourself: *Patience can help my savings grow.*

To view your funds, review investment options, change your investment selections, or review your statements, go to [principal.com](https://principal.com) and log in. You can also find a variety of articles, webinars, and calculators to enhance your understanding of financial security in retirement.

**If you have any questions about your account, contact Principal at 800-547-7754.**