

Benefit	Website	Phone
Benefits Office (eligibility, COBRA, etc.): Zenith American Solutions	edge.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): ComPsych	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 SUMMER 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.

A SEASON TO REMEMBER

Make this summer the best one yet by staying on top of your health! In this issue of *Benefits Basics*, we'll provide you with updates on your prescription drug coverage and tips to stay healthy while also saving you and the Fund money in the process.

As always, your benefits site is available 24/7 to learn more about your health and wellness benefits. To get started, visit poweringarizonabenefits.com, or scan the QR code for quicker access.





BENEFIT IMPROVEMENT – PRESCRIPTION DRUG

Good news! Your prescription drug coverage just got a makeover. Effective August 1, a new copay structure will be implemented for any 30-day supply medications you get from an in-network pharmacy. Here’s the new benefit breakdown:

30-Day Retail	Current Copay	New Copay – <i>Effective August 1</i>
Generic	\$10 copay or 10% (whichever is greater)	\$10 copay
Preferred brand	\$20 copay or 20% (whichever is greater)	\$20 copay
Non-preferred brand	\$50 copay or 50% (whichever is greater)	\$50 copay

This benefit improvement offers a fixed copay, which allows you to easily predict and budget for whenever you need a prescription or a refill, whereas coinsurance (a percentage of your cost) fluctuates depending on the price of your medication.

To keep your costs down even more, always ask your doctor if a generic brand of your medication is available, as they are FDA approved and have the same active ingredients as their brand-named equivalents. If you receive a brand-name drug when a generic is available, then you will pay the difference between the brand-name and generic drug.

Note: This benefit improvement does not apply to 90-day supply or mail order prescriptions.

New! MedImpact Assist Program

Living with a chronic or complex medical condition can already be emotionally and mentally taxing, let alone financially draining. For conditions such as autoimmune diseases, cancer, or HIV, specialty medications are prescribed to help treat and manage your condition so you can continue to live a fulfilling life. Specialty medications are typically high-cost prescriptions that can add a financial burden and only make living with a chronic condition that much more difficult.

To help support continued access to this necessary medication, a new discount program called MedImpact Assist is now offered through your pharmacy benefit which allows you to receive specialty drugs at a lower cost. This program connects you with a dedicated Member Advocate who’ll help reduce your out-of-pocket costs to as little as \$0 for specialty drugs by utilizing assistance programs offered by drug manufacturers, contacting preferred providers, or contracting with providers directly.

If you are taking a specialty medication and would like to take advantage of this program, a letter will be mailed to you with directions on how to contact a Member Advocate. Once you call, an advocate will work to enroll you in the program and begin looking for ways to lower the cost of your medication.

Don’t miss out on this cost-saving program—make sure to keep a lookout for your letter in the mail coming soon!

Grocery Pharmacies Are the Way to Go!

Next time you need to get a prescription filled, consider switching to a grocery store pharmacy (e.g. Kroger, Fry’s, Albertsons or Safeway) instead of a typical retail pharmacy such as CVS or Walgreens. MedImpact, your prescription drug administrator, has contracted lower pricings for prescriptions if you get them filled at a grocery store pharmacy instead. Visit [medimpact.com](https://www.medimpact.com), sign in to your account to access their pharmacy locator tool, and begin searching for a participating grocery store pharmacy near you. While there you can compare the cost of medications at nearby pharmacies to help find the lowest cost for medications and keep more money in your pocket.

