

Benefits

for Every Member of Your Family

Your benefits are designed to support more than your health. They provide resources for your family's physical, emotional, and financial well-being, helping everyone stay healthy, connected, and supported.

Take a few minutes to explore these benefits, and make sure everyone in your family is getting the most from their coverage. For additional information, visit **poweringarizonabenefits.com** or contact the Fund Office at **800-553-2801**.

SUPPORT WHEN YOU NEED IT MOST

Life doesn't always go according to plan. That's why your Employee Assistance Program (EAP) through ComPsych offers confidential support for emotional, family, financial, and legal concerns. Eligible employees and covered dependents have access to six no-cost counseling sessions per issue, per year, with a licensed counselor. If ongoing care is needed, ComPsych can also help connect you with resources in your community.

Visit **guidanceresources.com** (web ID: **IBEW**) or call **866-365-0801** to get started.

CONVENIENT CARE, ANYTIME

When a nonemergency illness or injury pops up, telehealth can save time and a trip to the doctor's office. Through BCBSAZ BlueCare Anywhere, you can connect with a licensed doctor, counselor, or psychiatrist 24/7 from your phone, tablet, or computer for just a $10 copay.

Visit **azbluetelehealth.com** to schedule a virtual visit.

HEALTHY SMILES AND CLEAR VISION

Regular dental and vision care can help identify larger health problems before they become more serious. Your dental plan covers preventive services, including exams and cleanings, while your VSP vision benefit helps cover eye exams, glasses, and contact lenses. Taking advantage of these benefits is one of the easiest ways to protect your and your family's long-term health.

Visit **deltadental.com** to find a dentist or **vsp.com** to find an eye care provider near you.

BETTER HEARING, BETTER LIVING

You and your covered dependents also have access to hearing care through TruHearing. The benefit includes a $0 copay hearing exam, savings on hearing aids, and access to a nationwide network of providers. Hearing aid purchases also include a risk-free trial, follow-up care, and warranty coverage.

Call TruHearing at **888-776-9704**, or visit **truhearing.com/PoweringArizona** to learn more and schedule an exam.

MORE VALUE FOR YOUR RETIREMENT

The Trustees are pleased to announce three enhancements to the IBEW Local No. 640 and Arizona Chapter NECA Defined Benefit Pension Plan. These improvements recognize the hard work of active participants, while providing additional support to pensioners and beneficiaries.

For Active Participants: Effective November 1, 2026, the benefit credit multiplier increased from $57 to $60. This means each pension credit used to calculate your benefit will provide more toward your future monthly pension.

For Pensioners and Beneficiaries: Pensioners and beneficiaries who are receiving monthly benefits will receive a 5.3% increase in their monthly benefit amount, effective November 1, 2026. In addition, pensioners and beneficiaries in pay status as of December 1, 2026, will receive a 13th check.

These enhancements build on other recent Pension Plan improvements, including the opportunity to earn Bonus Future Service Credit through December 31, 2028, and the removal of the 40-credit cap.

Questions about your Pension Plan? Visit **poweringarizonabenefits.com**, or contact Zenith American Solutions at **800-553-2801** to learn more.

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	azbluetelehealth.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 FALL 2026

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.

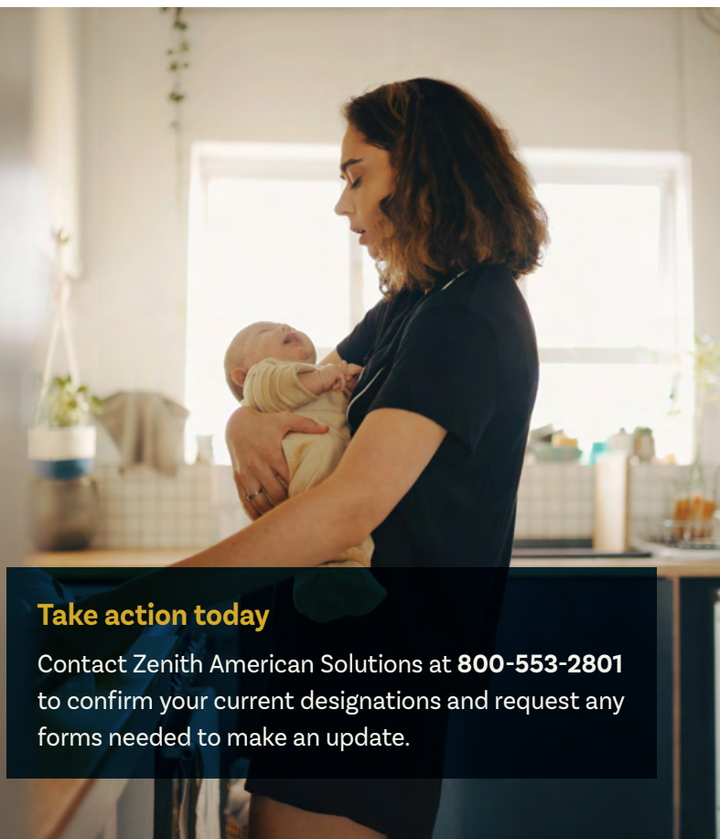
IS YOUR BENEFICIARY INFORMATION CURRENT?

Your benefits help protect the people who matter most. That's why it's important to make sure your beneficiary information is accurate and up to date. A beneficiary is the person or people you designate to receive certain benefits in the event of your death.

Take a few minutes to review the beneficiary information connected to your:

- Life insurance
- Pension benefit
- Accidental death and dismemberment (AD&D) insurance

This review is especially important after a marriage, divorce, birth, adoption, or death in the family. Your life and AD&D beneficiary information can be reviewed or updated by contacting Zenith American Solutions.



Take action today

Contact Zenith American Solutions at **800-553-2801** to confirm your current designations and request any forms needed to make an update.