

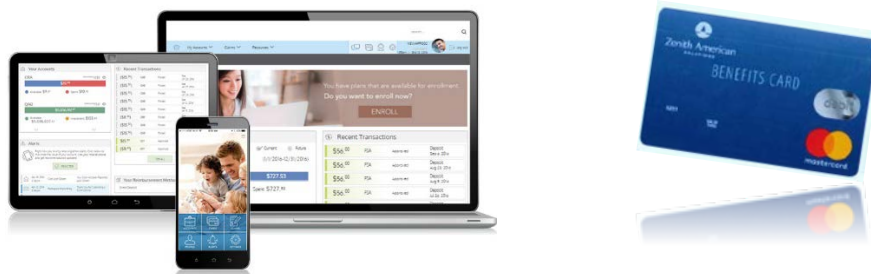


SPRINKLER FITTERS LOCAL UNION NO. 483
HEALTH REIMBURSEMENT ARRANGEMENT
1600 Harbor Bay Parkway, Suite 200, Alameda, CA 94502

Beginning July 1, 2020 your Sprinkler Fitter's 483 HRA benefit account has exciting new changes!

You will soon receive a new debit card in the mail that will replace the card you currently have. Your current balance will be automatically transferred to your new account. Important dates regarding the card transition are below, along with exciting new account features.

Your new card offers a dynamic online portal and mobile app that provides simple navigation features with a guided and more personalized experience. You have access to information 24/7 with the ability to view balances and transaction history. You can easily upload documents to substantiate claims and request reimbursement. The HRA debit cards saves you from paying out of pocket expenses up front, and you also have the option to self-enroll in direct deposit for paper reimbursement requests.



Important dates to note during the transition of your HRA account:

- Your current HRA debit cards may be used until June 17, 2020.
- **Destroy your old debit card!**
- Your new HRA Debit Card(s) will be mailed to your home and are expected to arrive the week of June 22, 2020. Begin using your new card(s) on July 1.
- Zenith's Customer Service Team will be available to assist you with questions and information regarding the transition. You can reach us at 1-800-757-0071, Option 2.

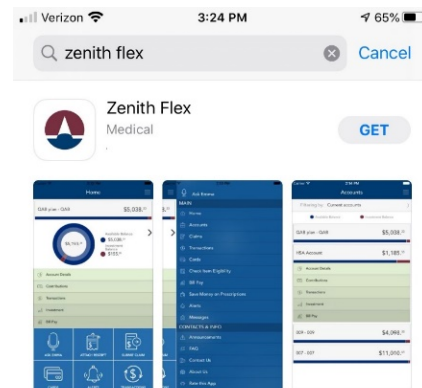
System Enhancements and New Features:

- 24/7 access to your HRA account balance
- New integrated shopping tool to purchase qualified supplies
- Enroll for direct deposit reimbursements
- Enroll for text notifications
- Easily upload supporting receipt documentation online or snap a picture with your phone
- Improved explanation of benefits for non-card claim reimbursement
- Educational videos and resources available online

As of July 1, 2020 you need to log in to a new website and mobile app to access your HRA account! Login instructions below:

Specific Website and Mobile App Login Information:

- **Website:** www.zenithflex.com
Registration ID: Select Card Number from the dropdown
Card Number: Your HRA Card Number
Your ID: Your Social Security Number
- **Mobile App:** on both Apple and Android is **Zenith Flex**
Mobile app uses the same login information as the website
Registration ID: Select Card Number from the dropdown
Card Number: Your HRA Card Number
Your ID: Your Social Security Number



** IMPORTANT CHANGE TO YOUR HRA PLAN **

On March 27th, 2020 the CARES Act was signed into law, in light of the impact of COVID-19. As a result, the IRS now allows Over The Counter drugs to be eligible for reimbursement on your HRA plan.

PLEASE WATCH FOR YOUR NEW DEBIT CARD TO ARRIVE IN THE MAIL. IF YOU DO NOT RECEIVE YOUR CARD BY JUNE 27, 2020 PLEASE CALL US AT 1-800-757-0071 Option 2.