



Zenith American
SOLUTIONS®
A HARBOUR BENEFIT HOLDINGS COMPANY

*Serving America's Workforce with
Customized Benefits Administration Since 1944*



THIRD PARTY ADMINISTRATION

- HEALTH & WELFARE
- CLAIMS
- RETIREMENT BENEFITS
- CUSTOMER CARE
- CLIENT SERVICES
- CONTRIBUTION ACCOUNTING
- TRUST ACCOUNTING
- QUALITY REVIEW
- GENERAL OPERATIONS
- PRIVACY & SECURITY
- CONSUMER-DRIVEN HEALTH PLANS
- COST-CONTAINMENT

OTHER IN-HOUSE EXPERTISE:

- LEGAL
- INFORMATION TECHNOLOGY (IT)
- DEDICATED IMPLEMENTATION TEAM
- PROPRIETARY WORKFLOW TOOLS
- LEARNING & DEVELOPMENT



EXPERTS IN THIRD-PARTY ADMINISTRATION

Trustees and Plan Professionals Nationwide Turn to Zenith American Solutions for Benefit Plan Management

Specializing in cutting-edge employee benefit plan administration for multiemployer, single-employer, and public sector plans, we provide tailored solutions and adaptable systems to address our clients' various needs.



Scan with a mobile device
www.zenith-american.com

A Trusted Partner

Data protection is a top priority, and we are dedicated to delivering the same high level of quality and efficiency to every client. We partner with clients and their plan professionals to ensure all legal and fiduciary obligations are met.



Superior Customer Service



Customized Solutions for Multiemployer Clients and their Members



Flexible Systems Able to Respond to Diverse Needs



Industry-Leading Technology and Data Protection



Comprehensive Transition Process



CLIENT SERVICES

Tailored Solutions, a Superior Client Experience, and Local, Personalized Service

Each of our clients is assigned a primary and secondary Client Services Executive (Account Manager) with technical knowledge of their specific plan design, federal regulations, and requirements.

Your Members Are
Our Top Priority

2M+

American Workers
Served Daily

Providing Local Service
Across the Nation

35+

Office Locations
from Coast to Coast

Our Client Services Team Ensures Your Success

Day-to-Day Oversight and Support

- All-hours problem resolution
- Direct access to senior-level expertise
- Conducting business agent training on plan benefits
- Implementation of new vendors selected
- Enrolling Trustees in educational seminars

Coordination and Other Solutions:

- Board of Trustee meetings and related tasks
- Preparing Summary Plan Descriptions (SPDs) for Fund Approval
- Financial transactions with Investment Consultants per Fund rules
- Communications with vendors, advisors and membership

"Zenith came on with a fully competent staff to address all areas of concern that we had, and they geared up. They have done a phenomenal job understanding our trust, contractor and member needs. They came on board very knowledgeable, and it was easy to address issues because they already did their homework and did not need to be educated. This helped tremendously in addressing problems as we could move straight to developing and then executing solutions. Since they have been fully functioning as our Administrator, so many of our Participants have felt the added benefits and technologies that they have brought to our table."

-Cindy Austin, NECA; Randy Curry, IBEW 191; Craig Jones, IBEW 191



CUSTOMER CARE

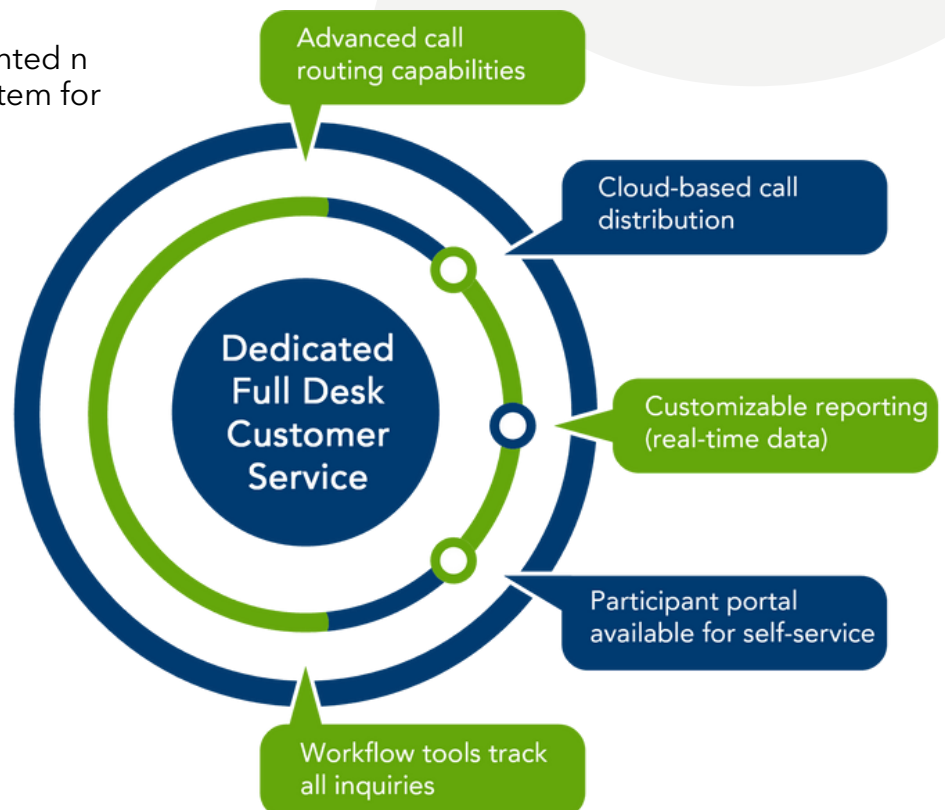
*Providing Exceptional
Customer Service since 1944*

OUR APPROACH TO ENHANCED CUSTOMER CARE SERVICES

- We create a customized matrix that caters to the specific needs of each client.
- We assign a dedicated team of individuals to each client to better address queries and concerns that are unique to their needs.
- We continuously improve our customer care operations to enhance overall client experience.
- Call queuing and cross-training allows us to adapt to fluctuating call volumes.
- 100% of calls are documented in our web-based phone system for quality assurance.



Our Customer Care team is committed to providing a culture of excellence in customer service by addressing needs with a caring attitude on a consistent basis.



RETIREMENT SERVICES

*Proudly Serving Millions of Union Members
and the Plans They Rely on for Financial Security*

From plan design to administration, our expert retirement benefits team provides comprehensive services to help our clients' participants meet their retirement plan goals.

80+

Years Administering Defined
Benefit Plans

1M+

Retirement Plan Participants
Covered (Ongoing Growth)

1,000+

Zenith American Solutions
Staff Supporting Our Retirement
Plan Business

TRUSTED RETIREMENT SERVICES PARTNER



By partnering with Zenith American Solutions, you can feel confident that your participants' futures are in good hands.

Smart Future Financial Planning with Zenith American Solutions - Benefits Include:

- Oversee the management and investment of retirement fund assets.
- Ensure monthly liquidity needs are met and process re-balancing transactions.
- Coordinate the Fund's activities with business associates and plan professionals.
- Plan, organize and direct the daily membership services and operations.

Learn from our in-house retirement benefit experts about the latest rules and regulations impacting retirement plans. Educational articles are regularly posted on our blog at www.zenithamericansolutionsblog.com.



CLIENT FUND ACCOUNTING

CONTRIBUTION ACCOUNTING & ELIGIBILITY

- Eligibility Administration
- Employer Contributions
- Delinquency Management

We specialize in contribution accounting and use best-in-class procedures to ensure proper allocation of hours and records per participant. We also offer easy-to-use software and expert support to streamline accounting processes and gain valuable insights into financial performance.

*Your Liaison and Advocate for Contribution Accounting,
Eligibility Matters, and Trust Fund Accounting Problem Resolution*

TRUST ACCOUNTING

Zenith American Solutions is the administrator of choice for clients requiring a high level of expertise in all aspects of financial accounting and regulatory reporting. Our on-staff CPAs provide comprehensive oversight to each of our client funds.

Our comprehensive services include:

- Monthly premium billings and contribution accounting
- Preparation of financial statements
- Premium and plan expense payments
- Expense accounting and bill payment
- Process investment directives
- Automated application/inquiry processing
- Automated processing of benefits checks
- Tax filings and other government required notices and reports
- Annual reports of individual and group statistics
- Segregated employer and employee contribution accounts
- Online Employer EDGE portal

CLAIMS ADMINISTRATION



In-House Management
by Regional and National
Claims Teams



Medical, Dental, Vision,
Prescription, and Disability
Claims Administration



Fully Integrated Single
Platform Allows Flexibility
with Plan Changes



Claims are Routinely
Audited as Part of Our
Formal, Internal Quality
Review Process



Auto-Adjudication Increases
Consistency of
Claims Processing



Robust Fraud Abuse
Protection and Prevention
Actively in Use 24/7/365

VENDOR SERVICE COORDINATION

A key advantage of partnering with Zenith American Solutions as a TPA is our unique ability to coordinate with virtually any service provider. We currently interface with a large variety of vendors including PPO networks, PBM firms, utilization management, and stop loss carriers.



CONSUMER DRIVEN HEALTH PLANS

With traditional health care models, some employers are forced to decide between two options: raising premiums or cutting benefits. A consumer driven health plan (CDHP) model provides employers with a third option that shifts the accountability for health care spending decisions to the participant.

We provide our clients with access to comprehensive HRA and HSA programs designed to reduce plan expenditures while educating participants on wise usage of their health care dollars.

PLAN OPTIONS

Clients can either choose to offer a CDHP in lieu of a traditional medical plan, or both a CDHP and traditional medical plan. For the combined CDHP/traditional medical plan option, we coordinate claims payments between the two plans, thus minimizing the paperwork for the plan participant.



CONSUMER PORTAL & MOBILE APP

- View plan balances, claims, and payments
- File claims and submit receipts
- Receive balances and selected alerts
- View upcoming reimbursements
- Order or report lost or stolen debit cards



HEALTH PAYMENT CARD

Eliminates the need to pay with cash at the point of service or submit claims for reimbursement, reducing the need to submit receipts to verify purchases.

PRIVACY & SECURITY

IS YOUR PLAN HIPAA-COMPLIANT?



- Does it have a designated Privacy & Security Officer with overall responsibility for HIPAA compliance?
- Are Trustees provided with HIPAA training?
- Are HIPAA-related documents periodically reviewed and updated?
- Is the HIPAA compliance of Plan business associates monitored?
- Are vendor complaints, incidents, and/or breaches formally managed?
- Are self-audits performed?
- Is the Plan prepared for a Health & Human Services audit?
- Are security risk assessments performed as necessary to identify and address gaps in Privacy & Security?

Zenith American Solutions can assist with the responsibilities described above by designating one of our HIPAA-certified experts to serve as a health plan's Privacy & Security Officer

PRIVACY & SECURITY OFFICER SERVICES INCLUDE:



- Coordinating the Plan's HIPAA regulatory audits
- Keeping Trustees apprised of HIPAA compliance matters
- Consolidating all HIPAA compliance efforts with a single entity
- Cooperating with the Plan's other advisors, as directed

REGULATORY COMPLIANCE

We provide a cost-efficient alternative to compliance assistance, managing ongoing regulatory requirements on behalf of our clients.

COBRA ADMINISTRATION

As a trusted administration partner, we have provided COBRA Administration services since it became law in 1985. Our services include:

- Takeover of all current COBRA participants
- Initial notification letters to all new hires
- Qualifying event notification package
- Ongoing customer service upon COBRA coverage election
- Tracking of premium payments and due dates
- Submission of premium to vendors
- Termination notice after COBRA coverage period or due to premium lapse
- Compliance with program administration requirements
- Comprehensive COBRA activity reports

EDI, PRIVACY, & SECURITY

In addition to providing HIPAA certificate distribution services, we are in full compliance with Electronic Data Interchange (EDI) and Privacy and Security regulations:

- A secure work environment to protect personal health information
- Trading partner interfacing
- Technical and operational compliance with program administration requirements
- Secure acceptance of electronic claims from plan providers