

# ONE-STOP-SHOP FOR PARTICIPANTS 24/7 ACCESS TO THEIR BENEFITS INFORMATION

Participant Edge™, the secure, web-based, mobile-enabled participant portal from Zenith American Solutions, lets your participants and their dependents access benefit information and securely submit updates, payments, enrollments and supporting documents to the fund.



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*Zenith American Solutions is the largest Taft-Hartley third-party administrator in the United States and operates numerous offices nationwide, each one focused on serving clients and participants locally through an unrivaled depth of resources and wealth of professional expertise. Through our many years of providing services to Taft-Hartley multiemployer funds we know and understand thoroughly that each Trust Fund is unique. Understanding the complexity of these plans, our systems are flexible to respond to diverse needs. In response to the complications surrounding data protection, our resources are industry-leading.*

It's not always possible for participants to come into the office or call during business hours. With Participant Edge™, participants can view benefit plan details, including eligibility and work history by year, elect benefit options with online open enrollment, calculate their estimated pension benefit, download electronic EOBs, submit forms, and more - available in English or Spanish.

Participant Edge™ improves service resolution and reduces customer service calls by giving participants the option to send a secure message to their customer service team.

Participant Edge™ designed by industry experts, combines the latest technology and innovative practices to dramatically improve both participant service and fund office efficiency, including:

## Pension Calculator

Helpful planning tool lets participants create an estimated monthly pension benefit, and compare scenarios based on their projected retirement data.

## Online Enrollment

Generate timely open enrollment participation with Participant Edge™ Online Enrollment. Participants can view and modify benefit enrollment elections and submit qualified life changes.

## Mobile Application

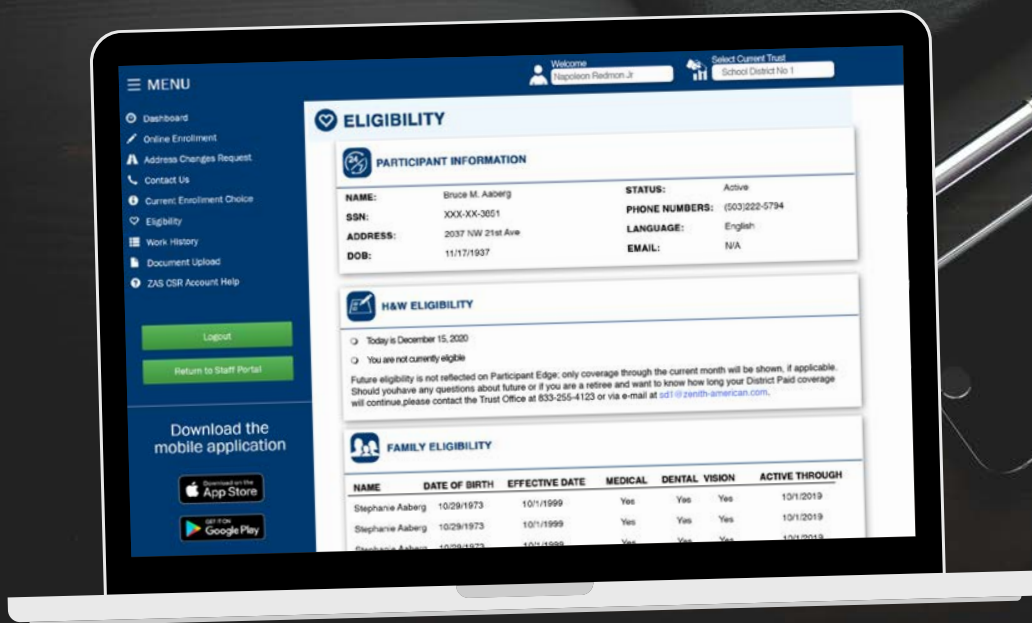
Participants can access the site 24/7/365 online using a computer, tablet or smartphone, or via the Participant Edge™ mobile application.

## Forms and Documents

Securely display participant-specific documents, including electronic EOBs, to view, download and print on demand. Online forms can be completed, and submitted, through Participant Edge™.



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## Features

### Information Designed Around Your Plan

Participant Edge™ displays information for the benefits specific to your Plan(s) and will only display to the appropriate user.

- Home page containing fund selection (if applicable) and menu.
- Lists elected beneficiaries for a specified fund, for participants only.
- Demographic information for the participant and/or dependent(s).
- View past and present eligibility for multiple benefit plans - medical, dental, vision, etc.
- Displays health claims submitted and claim details.
- History of account payments and payment details.
- Display of yearly pension credits and vesting status.
- Document page with participant-specific documents.
- History of pension payments and payment for retired participants or beneficiaries.
- Participant's work history by year.

## Value and Benefits



**Allows participants to determine eligibility status, track their own claims, and view work history and pension credits to ensure correct reporting, all on one secure platform.**



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## Features

### Self-Service Accessibility

- Side menu for quick navigation between pages.
- Designated Participant Edge™ Administrators can modify Fund, benefit plan and other selections as requested.
- Detail filters to view specific information, such as a work history by a specific year.

### Security Best Practices

Participant Edge™ incorporates the latest in web authentication best practices, including:

- Account setup authentication ensures only permitted individuals can access the server.
- Two ways to verify identity during account setup requires a second form of identification such as social security number.

### Flexible Configuration and Custom Branding

Participant Edge™ administrator can control the look of the site:

- Use your brand color scheme, custom image/logo in page banner, and provide your own Welcome Message text.
- Choose which pages and information to include on your site.

## Value and Benefits



**Navigation tools make the site easy and intuitive. Filters allow participants to quickly locate exactly what they need.**



**Secure internet access to the information your participants need with assured privacy.**



**Allows for continuity between your Fund site and Participant Edge™. Select which benefit pages display to your needs.**



*Zenith American Solutions Participant Edge™ is a proprietary interactive website that works for you. The site is customized around your Fund(s) and not only reduces your costs but ensures that your participants get the best service at every turn.*