Beginning July 1, 2020 your MN Cement Masons HRA benefit has exciting new changes!

You will soon receive a new HRA debit card in the mail that will replace the card you currently have. **Destroy your old HRA debit card!** 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 card saves you from paying out of pocket expenses up front and provides you with the option to self-enroll in direct deposit for paper reimbursement requests.

**Important dates during the transition of your HRA account:**

- Your **current** HRA debit cards may be used until **June 17, 2020**.
- Claims incurred between June 18th and June 30th can be submitted to the Trust Office or online after July 1st.
- **Your new HRA Debit Cards 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 1st.
- The Customer Service Team will be available to assist you with questions and information regarding the transition. You can reach us at (651) 256-1804, Option 1. Please call us if you haven’t received your new debit card(s) by June 27, 2020.
MINNESOTA CEMENT MASON'S HEALTH AND WELFARE FUND

c/o Zenith American Solutions, Inc.
PO Box 295
Minneapolis, MN 55440-0295
(651) 256-1804

Beginning July 1st your HRA card can be used to pay for eligible Medical, Rx, Dental, and Vision expenses

New Features:
- New integrated shopping tool to purchase qualified supplies
- Enroll for direct deposit reimbursements
- Easily upload supporting receipt documentation online or snap a picture with your cell phone
- Enroll in text notifications for updates on your account
- Improved explanation of benefits for non-card claim reimbursement

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

Specific Website and Mobile App Login Information:

- [www.zenith-american.com](http://www.zenith-american.com) → login → click on HRA Account

- Mobile App: on both Apple and Android is Zenith Flex (look for the app logo shown in the picture below)
  
  Registration ID: Select Card Number from the dropdown
  Card Number: Your HRA Card Number
  Your ID: Your Social Security Number

PLEASE NOTE: You must have contributions from actively working or submit a claim at least once every three years in order to stay active and eligible in the plan. If three years have occurred and you have not submitted a claim or a contribution, your HRA dollars will be forfeited back to the Health Fund.