Credit Union Executive Communication

9.22 Continuity
Recovery Update: Turning Plans into Outcomes

This Week in Recovery

What is improving

- Based on your feedback, lending claims teams are expanding processing capacity and improving intake, automation and reporting with a focus on improving the explanation of benefits being sent.
- Retirement teams are working toward restoring participant balance access by end of September or early October.
- Retirement teams are expanding participant support resources, improving call routing and focusing on service capacity while digital capabilities are restored.

What remains challenging

- Claims requiring additional documentation continue to take longer to process.
- Some servicing and payment capabilities still rely on manual processes.
- Not all retirement functionality has been restored.

What we're focused on next

- Increasing claims reviews and payments.
- Restoring retirement digital account access.
- Reducing manual workarounds for members and credit unions.

Credit Union Partners,

Over the last several weeks, we've spent a great deal of time building continuity solutions, recovery plans, and restoration road maps. Much of our most recent work occurred behind the scenes. While it may not be visible or feel tangible yet, these are important steps to delivering a more consistent and reliable experience.

We recognize that credit unions experience recovery through the interactions members have and through the reduction of the burden credit union employees carry. Whether it's a claim moving forward, a participant gaining access to account information, or a customer receiving the support they need, progress becomes real when people can experience it.

This week, I want to focus on how we intend these outcomes to take shape, what we're learning through recovery, and where our attention to improvements remains focused.

Claims Recovery Process

Proprietary and confidential. Do not distribute.
© TruStage

Recovery in claims will, admittedly, take time and happen incrementally across the business. Our ongoing focus is to move claims more efficiently from intake to review, decision, and payment. That means improving data quality, reducing manual effort, and helping teams focus on claims that are ready to move forward.

To support that work, we're focused on:

- Expanding claims-processing capacity
- Improving intake processes
- Increasing automation
- Enhancing reporting so teams can better identify and prioritize claims ready for review
- Identifying and validating additional claims information to reduce delays

Our goal remains straightforward: improve the speed, consistency, and reliability of the claims experience so members can receive decisions, access available benefits, and move forward with greater certainty.

A note on Plastic Card claims: Claims should not be submitted under your Plastic Card Policy at this time. To help ensure policyholders are not disadvantaged during this period, TruStage is extending the claim submission timeframe by the number of days submissions are on hold. Credit unions should not email any Personally Identifiable Information (PII), including credit card numbers, to TruStage. Additional information, including details regarding the secure submission process and revised deadlines, will be shared as it becomes available.

Members who need to file a claim can visit **trustage.com/startclaim** or contact the Claims Contact Center at **1-800-356-2644** for assistance.

Retirement Recovery Is Becoming More Tangible

Retirement remains one of the most frequent topics in conversations with plan sponsors, advisors, and participants. Increasingly, the questions are less about continuity solutions and more about what comes next.

Online Balance

- Teams are working toward restoring online access to retirement account balances around the end of September or early October.
- Timing remains dependent on infrastructure readiness, authentication capabilities, and final validation activities.

Employer Contribution Processing

Teams continue working through backlogs, implementing solutions designed to improve throughput, and reconciling activities to ensure participants receive the market experience associated with those contributions.

We're also:

- Expanding participant support resources
- Improving call routing
- Increasing service capacity while digital capabilities are restored

To provide additional visibility during recovery, July and August retirement statements are expected to be mailed later this month.

Insurance | Financial Services

Proprietary and confidential. Do not distribute.
© TruStage

Your Feedback Continues To Influence Decisions
One consistent theme we've heard from credit unions is that recovery decisions should continue balancing progress with the additional work many credit union teams are carrying on behalf of their members.

Some billing and servicing functions still rely on certain manual processes while longer-term solutions are restored. While those processes have helped customers receive support, they are not perfect. As issues emerge, including billing discrepancies or account-level exceptions, teams are working to identify and resolve them as quickly as possible while improving the underlying process.

What's Available Today
Members can:

- File a claim through the Claims Contact Center or online
- Receive servicing support through dedicated contact center resources
- Access service forms and continuity processes through the outage hub at trustage.com/outage/individual
- Use recurring ACH and recurring credit card payment capabilities for eligible Life and AD&D customers

Coverage protections and applicable grace-period accommodations remain in place, and customers will not lose coverage due to an inability to make a payment during the service disruption.

Members should continue relying on official TruStage communications and resources for the latest information and remain cautious of unsolicited communications requesting personal information or payment.

What Still Requires Time
While we continue making progress, important limitations remain.

- We cannot provide specific timelines for individual claims to be reviewed or paid.
- Many servicing requests still require manual processing and may take longer than normal.
- Representatives may not be able to confirm the status of every transaction, payment, or request.
- Some payment capabilities remain unavailable, including one-time payments by phone and certain paper billing functions.
- A capability becoming available does not automatically mean the entire process is fully normalized.

What Comes Next
As we move further into recovery, our focus is increasingly shifting from standing up continuity solutions to delivering more consistent, reliable experiences.

Our priorities remain:

- Expanding customer and member servicing capabilities
- Increasing claims review and processing capacity
- Introducing interim an approach for new retiree pension distributions
- Restoring additional billing and payment functionality
- Reducing reliance on manual workarounds
- Improving consistency and reliability across customer experiences

Resources

Proprietary and confidential. Do not distribute.
© TruStage

Credit Union Outage Hub
www.trustage.com/outage/business/credit-union

Claims Status Updates
www.trustage.com/outage/claims-status

Individual Customer FAQs
www.trustage.com/outage/individual

Retirement Solutions Updates
www.trustage.com/outage/retirement

Annuity Updates
www.trustage.com/outage/annuity

Claims and Service Contact Center
1-800-356-2644

Thank you again for your continued partnership, patience, grace, and support.

We know many of you are carrying additional work while our recovery continues. We are grateful for your candid feedback, your partnership, and your willingness to work through challenges alongside us.

Recovery is ultimately measured by the experience members, participants, and credit unions have with TruStage. While work remains, our focus is on turning recovery progress into better outcomes for the people we collectively serve.

Greg Holman
Chief Administrative Officer
TruStage

Proprietary and confidential. Do not distribute.
© TruStage