

Office Location
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IMPORTANT REMINDER

Dear Fund Participant:

As previously advised, important changes are coming to your healthcare network effective January 1, 2026. Please make note of this change when seeking healthcare services after January 1, 2026.

Effective January 1, 2026 Anthem Blue Cross Blue Shield (Anthem) will be the claims payor under the Plan. Therefore, effective for all medical services incurred on and after January 1, 2026, Medical Mutual of Ohio (MMO) will no longer be the claims payor.

Like MMO, Anthem is a Preferred Provider Organization (PPO). As such, Anthem provides incentives to use providers within the Anthem Network. Anthem has one of the largest networks of hospitals, physicians, and other healthcare providers in the country. Using one of the providers within their network will save money for you and the plan.

The current in-network and out-of-network Plan benefits, deductibles, co-insurance, and out-of-pocket obligations will continue to apply. There will be no change to your benefits. The only change to the Plan at this time will be that effective for medical services incurred on and after January 1, 2026 Anthem will replace MMO as the Plan's claims payor. Enclosed is a Summary of Benefits and Coverage (SBC) for the upcoming year.

No changes have been made to your prescription benefit plan, please continue to use your CVS identification card for prescriptions. In addition, no changes have been made to your dental benefit plan, please continue to use your MMO identification card at the dentist's office.

Please watch for an additional mailing directly from Anthem with new ID cards before January 1, 2026. Also enclosed are flyers for Anthem for registering once you receive your new ID card and how to search for in-network providers.

If you have any questions, please feel free to contact the Plan's Administrative Manager at 330-779-8856.

Sincerely,

BOARD OF TRUSTEES

December 1 2025