

# OHIO CARPENTERS' HEALTH FUND

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October 20, 2011

Dear Member:

The Ohio Carpenters' Health Fund (OCHF) provides coverage to over 20,000 plan participants in Ohio and parts of Kentucky and West Virginia. The Board of Trustees of the OCHF reviews all the plan's vendors to ensure that the plan's benefits are being provided efficiently and to keep expenses as low as possible. During a recent review, the Board made the decision to consolidate all the plan's Preferred Provider Organizations (PPO) networks to a single vendor. **As a result, this letter is to inform you that the PPO network for your OCHF medical coverage will change from FrontPath to Medical Mutual of Ohio (MMO), as of November 1, 2011.**

This change will allow for all members and dependents covered by the OCHF to receive medical benefits under the same PPO network and help to control the OCHF medical expense. ***The change to the MMO PPO network will not affect your plan benefits. Please also note that while this change affects the PPO network for active plan members, all plan participants, including retirees, will receive new identification (ID) cards as part of this change.***

MMO has been providing health care benefits since 1934 and now covers over 1.6 million customers. The OCHF has utilized MMO's services for several years in other areas of Ohio. While you will receive more detailed information about MMO shortly, you may review the MMO network of hospitals and physicians by visiting [www.medicalmutual.com](http://www.medicalmutual.com), going to "Find a Provider" and then selecting the MMO SuperMed PPO network,

The biggest impact of this change is the need to issue new ID cards to all plan members, both actives and retirees. This is a large task and will require your help. You will shortly receive a mailing from MMO. Please watch for this in the mail. When it arrives, read the information carefully and keep the materials with your important plan records. Continue to use your current plan ID card up to and including Monday October 31<sup>st</sup>. **On or after Tuesday, November 1<sup>st</sup>, you can check on-line (at the website listed above) or call the MMO Customer Support number provided in the information mailed to you to review or confirm your provider options. Then begin to utilize the new MMO ID card and let your providers know that your PPO network has changed.**

Again, you will be receiving more detailed information about MMO soon. If you have any questions regarding this information, please call the Niles Fund Administrative Office.

Sincerely,

**Board of Trustees of the  
Ohio Carpenters' Health Fund**