

OHIO CARPENTERS' HEALTH FUND

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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 plan expenses as low as possible. During a recent review, the Board negotiated a revised contract with Medical Mutual of Ohio (MMO) that allows the OCHF to receive larger discounts for hospital and physician's services. **To make this change effective, you will receive new plan identification cards as of November 1, 2011.**

This change will allow for all members and dependents covered by the OCHF to receive medical benefits under the current Preferred Provider (PPO) network while helping to control future OCHF medical expense. ***The contract change with MMO will not affect your plan benefits. Please also note that while this change affects the PPO network contract 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 now. This change will not affect the MMO hospitals or physicians that you currently utilize.

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 before the end of October. When you receive the MMO information, please read it carefully and keep the materials with your important plan records. Continue to use your current plan ID card up to and including Monday October 31st. **As of Tuesday, November 1st, begin to utilize the new MMO ID card and let your providers know that your PPO network ID card 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**