

**** Medical Plan Changes Effective June 1, 2026 ****

SPECIAL ENROLLMENT - MAY 1-14TH

If no changes are needed, no action is required.

1. Plan Type Change

The plan will change from a PPO (Preferred Provider Organization) to an EPO (Exclusive Provider Organization)

- This does not change the Network. Remains United Healthcare Choice Plus.
- Retirees with Medicare still must use a provider that accepts Medicare Assignment.

What this means:

- You must use in-network providers for care.
- Out-of-network care will NOT be covered unless it is an emergency.
- If you schedule an appointment or surgery with an out-of-network provider, you will be responsible for the full cost.

Emergency & Special Situations

- Emergency care will still be covered, even if the provider is out-of-network.
- For planned surgeries:
- If you choose an in-network doctor and facility, your care will be covered. This includes ancillary services (such as an anesthesiologist, pathologist), even if those providers are out-of-network and you did not have a choice.

2. Gap Exception Change (Distance Increase)

The distance requirement for a gap exception is increasing from 30 miles to 100 miles.

What this means:

- If no in-network provider is available within 100 miles of your home, you may be able to see an out-of-network provider at in-network benefit levels.
- The out-of-network provider must be closer than any available in-network provider beyond 100 miles.
- Your in-network doctor will work with the Claims Administrator to arrange this.

3. Special Enrollment Period

Because this change happens mid-year, there will be a special enrollment period for the medical plan only May 1st – May 14th.

- You may add or drop coverage during this time.