IBEW Local 38 Fringe Benefit Funds Inc.

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IBEW LOCAL #38 HEALTH & WELFARE PLAN

CHANGE IN VENDOR NOTICE:

MEDICAL MUTUAL WILL REPLACE ANTHEM BLUE CROSS & BLUE SHEILD AS MEDICAL BENEFIT PROVIDER

The Board of Trustees for the IBEW Local No. 38 Health & Welfare Fund has elected to change the Medical Carrier for Actives and Pre-Medicare Retirees to Medical Mutual effective January 1, 2027.

There are no changes to the prescription, dental, vision or HRA benefits. Your Pharmacy insurance will continue to be provided by OptumRx, your Dental insurance will continue to be provided by Delta Dental of Ohio, your Vision insurance will continue to be provided by VSP, and your HRA will continue to be administered by P&A Group. Union Trades Medical Clinics in Beachwood and Brooklyn will continue to be available for medical visits, physical therapy, and lab work at zero cost share to participants.

Please watch for your Medical Mutual ID Card packet in the mail at the end of December. The Medical Mutual ID packets will include the information needed to set up your online profile at www.medmutual.com.

Medical Mutual also provides interactive digital tools that can be accessed from a smartphone, tablet or computer that:

- Provides access to a digital ID card,
- Provider Search and Cost Comparison Tools,
- Review Explanation of Benefits statements (EOB),
- Access to your health records.

Wellness Tier Eligibility Reminders

- The Wellness Tier has lower deductibles, coinsurance rates, and out of pocket maximums.
- To enroll in the Wellness Tier for 2028 Benefit Year, physicals completed between 1/01/2027 – 12/15/2027 are eligible. This is an ongoing annual requirement.
- Only the Active Participant or Pre-Medicare Retiree, and their Spouse (if applicable) must have a physical completed and a completed physical form turned into the Fund Office.
- A physical form is only required if utilizing a Physician outside of the Union Trades Medical Center.
- Physical forms are available at www.ibew38-benefits.com/medical or call Local 38 Fund Office at 216-431-7738 to request a copy.