

**Summary of Material Modifications (SMM) to the  
TEACHERS HEALTH TRUST HEALTH PLAN  
Effective Date: January 1, 2026**

**Subject: Removal of UnitedHealthcare Choice Plus Network for Elective Services**

This notice serves as a Summary of Material Modifications (SMM) to the Teachers Health Trust health plan. Please read it carefully and keep it with your Summary Plan Description (SPD) and other important plan documents.

**What This Means for You**

Effective January 1, 2026, the UnitedHealthcare Choice Plus Network will no longer be available for elective (non-emergency) services for members residing in Clark County. This change applies to all participants enrolled in the Signature or Advantage medical plans.

**What's Not Changing?**

- Emergency and Urgent Care services will continue to be covered regardless of geographic location.
- Retirees and dependents residing outside Clark County will continue to have access to the UnitedHealthcare Choice Plus network.

**Important Details for Clark County Members (Signature and Advantage Plans)**

- As of January 1, 2026, only emergency and urgent care services will be covered outside of Clark County.
- For all other services, you must use either:
  - The Health Investment network, or
  - The Sierra Health Options (SHO) network.

If a medically necessary service is not available within the Health Investment Network or SHO, you must contact UMR for prior authorization before receiving care outside the network.

**When Does This Take Effect?**

This change will apply to all services rendered on or after January 1, 2026. It will not affect services received prior to that date.

**Questions?**

If you have questions about this change, your provider network, or how to find in-network care, call 702-794-0272.

**Disclaimer:** In the event of a discrepancy between this SMM and the SPD describing plan information as of 1/1/26, the SMM will prevail.