

**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.

If you have an existing prior authorization for out-of-area services extending into 2026, it does not guarantee coverage once benefit changes take effect on January 1, 2026.

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.