

**NOTICE TO PARTICIPANTS OF MATERIAL MODIFICATIONS TO THE
YOUNGSTOWN AREA ELECTRICAL WELFARE FUND'S INSURANCE PLAN**

This is a notice of modifications to the Youngstown Area Electrical Welfare Fund's Insurance Plan and is being furnished to you as required by law. This Notice should be kept with your Summary Plan Description booklet.

MEDICAL REIMBURSEMENT ACCOUNTS

The Board of Trustees previously established Medical Reimbursement Accounts for Inside Wiremen, including Inside Apprentices (Eligible Employees).

The Board of Trustees has expanded the definition Eligible Employees to include any participant who is working under a collective bargaining agreement between a participating Union and a contributing Employer that requires contributions to a Medical Reimbursement Account for that participant.

Contributions for each Eligible Employee shall be at the rate specified by the applicable collective bargaining agreement and shall be placed in the Eligible Employee's medical reimbursement account.

No other contributions to Medical Reimbursement Accounts shall be permitted.

No other changes have been made to the Medical Reimbursement Account Provisions.

For more information contact the Fund Administrator at 33 Fitch Boulevard, Austintown, Ohio 44515 (phone: 1-800-435-2388)

**Board of Trustees
Youngstown Area Electrical Welfare Fund**

December 2016