

Youngstown Area Electrical Welfare Fund



33 Fitch Boulevard
Austintown, Ohio 44515
Phone: (330) 270-0453

SUMMARY OF MATERIAL MODIFICATIONS FOR THE SUMMARY PLAN DESCRIPTION (SPD) OF THE YOUNGSTOWN AREA ELECTRICAL WELFARE FUND

This is a notice of **changes** made to the Youngstown Area Electrical Welfare Fund and is being furnished to you as provided by law. This Notice should be kept with your Summary Plan Description booklet.

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Effective January 1, 2014 the Plan's annual limit on the dollar value of essential benefits as defined under the Patient Protection and Affordable Care Act will be changed from \$2,000,000 to unlimited.

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The Plan's Pre-existing Condition Rule which, under certain circumstances, limit the benefits payable to members and/or their dependents has been eliminated effective January 1, 2014.

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Effective January 1, 2014 the Dependent Coverage provisions as defined under the Patient Protection and Affordable Care Act will be changed to "Plan coverage is available to all children up to the age of 26 years regardless of student status, marital status, support tests or the availability of employer based coverage to such children."

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Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, you may contact the Fund Office at 1-800-435-2388.

BOARD OF TRUSTEES
YOUNGSTOWN AREA ELECTRICAL WELFARE FUND

November 12, 2013

This group health plan believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator, 33 Fitch Blvd., Austintown, Ohio 44515. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.