

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.

1. Change to "Prescription Drug Benefits".

Effective immediately, the Plan has been amended to specifically exclude prescription drug benefit coverage for marijuana as defined in Ohio Revised Code 3796.01(A)(1) or any other medicinal substance that is illegal under federal law.

2. Change to Accident and Sickness Weekly Disability Benefits/Weekly Indemnity Benefits.

Effective for all applications for Accident and Sickness Weekly Disability Benefits Weekly Indemnity Benefits under the Plan made on or after April 2, 2018, the following will apply to the application and appeal procedures under the Plan:

1. **Any Notice of Adverse Benefit Determination will include:**

An explanation as to why the Plan disagreed with the views of (1) a health care or vocational professional who evaluated the claimant or advised the Plan or (2) a disability determination of the Social Security Administration.

If an Adverse Benefit Determination is based on a medical necessity or experimental treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination or a statement that such explanation will be provided free of charge upon request.

If the Adverse Benefit Determination is following a Second Level Review or Voluntary Appeal to the Board of Trustees, the calendar date by which the claimant must file a civil action under ERISA Section 502(a).

2. **A Notice of Adverse Benefit Determination will be provided in a culturally and linguistically appropriate manner.**
3. **The Plan's decision to hire, compensate, terminate or promote any individual such as a claims adjudicator or medical or vocational expert will not be based on the likelihood that the individual will support a denial of benefits.**
4. **Before the Plan denies an appeal, the Plan Administrator will provide the claimant, free of charge, with any new or additional rationale or evidence considered, relied upon, or generated by the Plan. Any such rationale or evidence will be provided to the claimant sufficiently in advance of the date on which a notice of decision is required to give the claimant a reasonable opportunity to respond prior to that date.**

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

Date: March 28, 2018