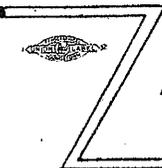


Youngstown Area Electrical Welfare Fund



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

NOTICE TO PARTICIPANTS OF MATERIAL MODIFICATIONS TO THE YOUNGSTOWN AREA ELECTRICAL WELFARE FUND

This is a notice of modifications to the YOUNGSTOWN AREA ELECTRICAL WELFARE FUND Plan Booklet and is being furnished to you as required by law. This Notice should be kept with your Summary Plan Description booklet.

1. Rules of Eligibility for Dependents' Coverage:

Effective July 1, 2014, the Fund Trustees have eliminated the restriction on eligibility for Dependents' Coverage for dependents who are confined as bed patients in institutions providing medical or nursing care, or confined at home or elsewhere, at the time the employee otherwise becomes eligible for coverage. This means that all dependents of an otherwise eligible employee will be covered by the Plan when the employee becomes eligible for employee coverage, or on the day the employee acquires the dependent.

2. Rules for Initial Eligibility:

Effective July 1, 2014, the Fund Trustees have modified the limitations on initial eligibility for employees who are not able and available for work on the date that coverage would otherwise become effective. Normally, coverage will not become effective until the date the employee is able and available for work. The Trustees have provided an exception allowing for coverage if the employee's unavailability is due to a health factor as provided in the Federal Code of Regulations, Section 29 CFR 2590.702. Such health factors generally include, but are not limited to a medical condition (including both physical and mental illnesses), receipt of health care, medical history and disability.

3. Treatment at a Drug and Alcoholism Treatment Facility:

Effective July 1, 2014, the Fund Trustees have eliminated the restriction on providing coverage for treatment at a Drug and Alcoholism Treatment Facility *only* when the eligible person *completes* the prescribed program of rehabilitation and therapy. Coverage will now be provided for any treatment in such a facility regardless of whether the eligible person completes the prescribed program.

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: December 19, 2014