

CANTON ELECTRICAL WELFARE FUND

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SUMMARY OF MATERIAL MODIFICATION FOR THE SUMMARY PLAN DESCRIPTION OF THE CANTON ELECTRICAL WELFARE FUND

The Trustees have made the following CHANGES to the Plan that will affect various provisions of your Summary Plan Description (SPD). This "Summary of Material Modification" explains this change and should be kept with your SPD.

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Effective October 1, 2008, Article IV entitled "Rules of Eligibility" (page 19) is amended by adding the following:

B. ELIGIBLE RETIREES OVER AND UNDER AGE 65, EXCEPT AS OTHERWISE STATED:

4. Re-Entry in the Plan

A Retired Participant who has previously elected limited coverage under this Section may elect to opt back into the Plan under Article IV only under the occurrence of one of the following qualifying circumstances:

- ▶ When the Retired Participant has enrolled in all or limited benefits provided under Article IV but his/her dependent declined coverage due to other coverage and then loses that coverage, the Retired Participant and the dependent may enroll in any option provided under Article IV;
- ▶ When the Retired Participant has enrolled in an optional benefit and subsequently obtains a new dependent, both the Retired Participant and the dependent may enroll in any option available under Article IV;
- ▶ When the Retired Participant's marital status changes due to death of a spouse, divorce, legal separation, annulment or marriage both the Retired Participant and the dependent may enroll in any option available under Article IV;
- ▶ When the Retired Participant's status is changed due to imposition of Court judgment(s), decree(s), and/or orders which directly affect the Participant the Retired Participant and the dependent may enroll in any option provided under Article IV; or
- ▶ When the Retired Participant's spouse becomes eligible for Medicare and is not employed the Retired Participant and the dependent may enroll in any option provided under Article IV.

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Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

November 10, 2008

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CANTON ELECTRICAL WELFARE FUND