

**AMENDMENT TO THE
YOUNGSTOWN AREA ELECTRICAL WELFARE PLAN**

WHEREAS, the Board of Trustees desires to amend the Health and Welfare Plan (Plan) to eliminate lifetime maximums for essential benefits as required under the newly enacted Patient Protection and Affordable Care Act and to provide for new permissible limits for annual benefits.

NOW, THEREFORE, the Board of Trustees enacts the following Amendment to the Plan establishing new annual limits for benefits. The Amendment shall be effective as of January 1, 2011.

Lifetime maximums for essential benefits are eliminated.

The annual limits on essential benefits as defined under the Patient Protection and Affordable Care Act and all its applicable regulations are as follows:

- ◆ **\$750,000 for Plan year commencing January 1, 2011; and**
- ◆ **\$1.25 million from January 1, 2012 through December 31, 2012; and**
- ◆ **\$2 million for Plan years beginning on or after January 1, 2013.**
- ◆ **Essential benefits as currently defined under the Patient Protection and Affordable Care Act are ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.**

**AMENDMENT TO THE
YOUNGSTOWN AREA ELECTRICAL WELFARE PLAN**

WHEREAS, the Board of Trustees desires to amend the Health and Welfare Plan (Plan) to eliminate the Plan's **Pre-existing Condition Rule** for children under the age of nineteen (19) years as required by the newly enacted Patient Protection and Affordable Care Act.

NOW, THEREFORE, the Board of Trustees enacts the following Amendment to the Plan as of January 1, 2011.

The Plan's **Pre-existing Condition Rule** shall not be applicable to the claims of children under the age of nineteen (19) years; nor shall the **Rule** apply to adults after January 1, 2014.

IN WITNESS WHEREOF, the Trustees have adopted and executed this Amendment on this 6th day of December, 2010.


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**AMENDMENT TO THE
YOUNGSTOWN AREA ELECTRICAL WELFARE PLAN**

WHEREAS, the Board of Trustees of the Youngstown Area Electrical Welfare Fund currently administers and maintains a Health and Welfare Plan for the benefit of the members and participants covered thereunder; and

WHEREAS, the Board of Trustees desires to amend the Health and Welfare Plan (Plan) regarding Dependent Coverage to comply with the mandates of the newly enacted Patient Protection and Affordable Care Act.

NOW, THEREFORE, the Board of Trustees amends the Dependent Coverage provisions of the Plan effective as of January 1, 2011 as follows:

Plan coverage is available to all children up to the age of 26 years regardless of student status, marital status or support tests. Only such children who have employer based coverage available to them prior to January 1, 2014 may be ineligible for Plan coverage.

IN WITNESS WHEREOF, the Trustees have adopted and executed this Amendment on this 6TH day of December, 2010.



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