

**NOTICE TO PARTICIPANTS OF A MATERIAL MODIFICATION
IN THE
YOUNGSTOWN AREA ELECTRICAL
WELFARE FUND'S INSURANCE PLAN**

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

Effective as of January 1, 2011, the prior limitations on the dollar value of benefits available under the Plan for the treatment of alcohol or drug abuse and for mental or nervous disorders no longer apply.

The benefits remain subject to the Plan's annual limitations on the dollar value of benefits. There are no lifetime limits on the benefits.

The annual limitations 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.**
- After January 1, 2014, there are no annual limits.**

If you have any questions or need additional information please contact the Fund Office.

**BOARD OF TRUSTEES
Youngstown Area Electrical Welfare Fund**

June 24, 2011