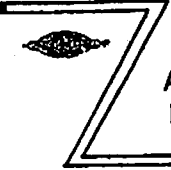


Youngstown Area Electrical Welfare Fund



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

NOTICE TO PARTICIPANTS OF MATERIAL MODIFICATIONS TO THE YOUNGSTOWN AREA ELECTRICAL WELFARE FUND'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 Accident and Sickness Weekly Disability Benefits (Employees Only).

Effective April 1, 2014, weekly disability income will be payable if you are wholly disabled and are unable to work because of an accident occurring off the job, or a sickness not connected with a workers compensation claim. The maximum amount of weekly disability payments will be \$400 per week. However, in no event will the amount of weekly benefit payment exceed 66-2/3% of your regular weekly earnings, exclusive of overtime pay.

Benefits will be payable:

1. Beginning with the 1st day of disability due to an accidental bodily injury.
2. Beginning with the 8th day of disability due to a sickness that does not extend beyond 2 weeks.
3. Beginning with the 1st day of disability due to a sickness for which the participant is off work for more than 2 weeks, subject to written verification from a licensed medical doctor.

The maximum number of weeks payable for each disability will remain twenty six (26) weeks. All other provisions regarding Weekly Disability Benefits will remain unchanged.

2. Change to Covered Services.

Effective April 1, 2014, the Plan will provide the Preventive Care Benefits identified on Exhibit A attached hereto at no cost to participants and their eligible dependents. All unspecified age and risk groups shall be as provided under the Affordable Care Act.

3. Change Review Procedure for Claims under the Fund.

Effective June 1, 2014, no civil action under ERISA Section 502(a) can be filed in any court against the Fund more than two (2) years after the Fund issues a notice of denial following a Second Level Review. A statement of this limitation will be included in the Notice required following a Second Level Review. All other provisions regarding the Review Procedure for Claims will remain unchanged.

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 26, 2014

EXHIBIT A

PREVENTIVE HEALTH SERVICES FOR ADULTS

1. Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked.
2. Alcohol Misuse screening and counseling.
3. Aspirin use to prevent cardiovascular disease for men and women of certain ages.
4. Blood Pressure screening for all adults.
5. Cholesterol screening for adults of certain ages or at higher risk.
6. Colorectal Cancer screening for adults over 50.
7. Depression screening for adults.
8. Diabetes (Type 2) screening for adults with high blood pressure.
9. Diet counseling for adults at higher risk for chronic disease.
10. HIV screening for everyone ages 15 to 65, and other ages at increased risk.
11. Immunization vaccines for adults – doses, recommended ages, and recommended populations vary – for the following:
 - Hepatitis A
 - Hepatitis B
 - Herpes Zoster
 - Human Papillomavirus
 - Influenza
 - Measles
 - Meningococcal
 - Pneumococcal
 - Tetanus
 - Diphtheria
 - Pertussis
 - Varicella
12. Obesity screening and counseling for all adults.
13. Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk.
14. Syphilis screening for all adults at higher risk.
15. Tobacco Use screening for all adults and cessation interventions for tobacco users.
16. Annual physical examinations.

PREVENTIVE HEALTH SERVICES FOR WOMEN

- 1. Anemia screening on a routine basis for pregnant women.**
- 2. Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer.**
- 3. Breast Cancer Mammography screenings every 1 to 2 years for women over 40.**
- 4. Breast Cancer Chemoprevention counseling for women at higher risk.**
- 5. Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women.**
- 6. Cervical Cancer screening for sexually active women.**
- 7. Chlamydia Infection screening for younger women and other women at higher risk.**
- 8. Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs).**
- 9. Domestic and interpersonal violence screening and counseling for all women.**
- 10. Folic Acid supplements for women who may become pregnant.**
- 11. Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes.**
- 12. Gonorrhea screening for all women at higher risk.**
- 13. Hepatitis B screening for pregnant women at their first prenatal visit.**
- 14. HIV screening and counseling for sexually active women.**
- 15. Human Papillomavirus (HPV) DNA Test every 3 years for women with normal cytology results who are 30 or older.**
- 16. Osteoporosis screening for women over age 60 depending on risk factors.**
- 17. Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk.**
- 18. Sexually Transmitted Infections counseling for sexually active women.**
- 19. Syphilis screening for all pregnant women or other women at increased risk.**
- 20. Tobacco Use screening and interventions for all women, and expanded counseling for pregnant tobacco users.**
- 21. Urinary tract or other infection screening for pregnant women.**
- 22. Well-woman visits to get recommended services for women under 65.**

PREVENTIVE HEALTH SERVICES FOR CHILDREN

1. Autism screening for children at 18 and 24 months.
2. Behavioral assessments for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
3. Blood Pressure screening for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
4. Cervical Dysplasia screening for sexually active females.
5. Depression screening for adolescents.
6. Developmental screening for children under age 3.
7. Dyslipidemia screening for children at higher risk of lipid disorders at the following ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
8. Fluoride Chemoprevention supplements for children without fluoride in their water source.
9. Gonorrhea preventive medication for the eyes of all newborns.
10. Hearing screening for all newborns.
11. Height, Weight and Body Mass Index measurements for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
12. Hematocrit or Hemoglobin screening for children.
13. Hemoglobinopathies or sickle cell screening for newborns.
14. HIV screening for adolescents at higher risk.
15. Hypothyroidism screening for newborns.
16. Immunization vaccines for children from birth to age 18 – doses, recommended ages, and recommended populations vary – for the following:
 - Diphtheria, Tetanus, Pertussis
 - Haemophilus influenzae type b
 - Hepatitis A
 - Hepatitis B
 - Human Papillomavirus
 - Inactivated Poliovirus
 - Influenza (Flu Shot)
 - Measles, Mumps, Rubella
 - Meningococcal
 - Pneumococcal
 - Rotavirus
 - Varicella
17. Iron supplements for children ages 6 to 12 months at risk for anemia.
18. Lead screening for children at risk of exposure.
19. Medical History for all children throughout development at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
20. Obesity screening and counseling.
21. Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.

22. Phenylketonuria (PKU) screening for this genetic disorder in newborns.

23. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk.

24. Tuberculin testing for children at higher risk of tuberculosis at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.

25. Vision screening for all children.