

**SUMMARY OF MATERIAL MODIFICATIONS  
FOR THE SUMMARY PLAN DESCRIPTION OF THE  
YOUNGSTOWN AREA ELECTRICAL WELFARE FUND**

The Trustees have made some *changes* to the Plan that will affect various provisions of your Summary Plan Description. This "Summary of Material Modifications" explains these changes and should be kept with your Summary Plan Description.

\* \* \*

Effective January 1, 2006, the prescription drug usage for each participant is limited to an annual maximum of Twenty Thousand Dollars (\$20,000.00).

Effective January 1, 2005, any participant who would have otherwise lost coverage in the Plan because of his/her transfer or reassignment to non-bargaining unit work with a signatory employer, may continue to use his/her hour bank to maintain eligibility for coverage under the Plan. The maximum period of coverage is eighteen (18) months provided, however, that for good cause shown the period of coverage may be extended upon Trustee approval.

\* \* \*

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

BOARD OF TRUSTEES  
YOUNGSTOWN AREA  
ELECTRICAL WELFARE FUND  
33 Fitch Blvd Austintown, OH 44515  
Phone: (330) 270-0453

September 29, 2005