

ELECTRICAL WELFARE TRUST FUND

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Electrical Welfare Trust Fund (“Fund”) has adopted the following changes to the Electrical Welfare Trust Fund’s Plan document. Please keep this document with your Summary Plan Description (“SPD”) and you Summary of Benefits and Coverage (“SBC”).

1. The General Exclusions Section beginning on page 19 of the SPD is revised to delete paragraph 8 and replace it with the following:

8. Expenses for special education;

2. The Section entitled Outpatient Benefits on page 81 of the SPD is deleted and replaced with the following:

Benefits for outpatient treatment for mental health and substance misuse are paid at 80% of the allowance once the annual deductible has been met. Outpatient services may be rendered by a duly licensed and certified provider.

3. The Section entitled What’s Not Covered on page 81 of the SPD is deleted and replaced with the following:

The Plan does not provide benefits for marriage counseling (except through the EAP benefit). However, this exclusion does not limit a Participant’s or dependent’s eligibility for any mental health benefit otherwise covered under this Plan.

Please refer to the General Exclusions Section beginning on page 19 of this SPD for a list of all general exclusions under the Plan.

Notice re Grandfathered Plan Status

The Electrical Welfare Trust Fund believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Electrical Welfare Trust Fund may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the telephone number listed below. You may also contact

the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

If you have any questions, please contact the Fund Office at info@ewtf.org or 301-731-1050.

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