

**ELECTRICAL WELFARE TRUST FUND
SUMMARY OF MATERIAL MODIFICATIONS**

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

The final sentence of the Section entitled “Coverage for Surviving Spouse and Other Dependents of Deceased Active Employees” on page 40 of your SPD is deleted and replaced with the following:

At the end of the extension period, a surviving spouse may self-pay for continuation coverage for the remainder of his/her life, provided the surviving spouse is not eligible for coverage under any other group health plan other than Medicare. Surviving dependent children may self-pay for continued coverage for as long as they would otherwise qualify as dependent children 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 1-800-929-3983.