



WISCONSIN ELECTRICAL EMPLOYEES BENEFIT FUNDS



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NATIONAL ELECTRICAL CONTRACTORS ASSOCIATION-WISCONSIN CHAPTER

IMPORTANT NOTICE ABOUT PLAN CHANGES CONCERNING MENTAL HEALTH AND SUBSTANCE ABUSE BENEFITS

December 2011

TO ALL ELIGIBLE EMPLOYEES,
RETIREES AND THEIR DEPENDENTS:

This notice describes several improvements to your health plan effective January 1, 2012. The changes are the result of the Mental Health Parity and Addiction Equity Act of 2008. Please read this notice carefully and keep it with your summary plan description ("SPD") booklet for future reference.

Covered Charges incurred on and after January 1, 2012 for Mental, Nervous or Emotional Disorders and for Substance Abuse will be paid the same as other covered medical expenses. This means:

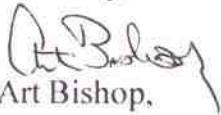
1. The calendar year 30-day inpatient limit or 60-day partial hospitalization limit for treatment of Mental, Nervous or Emotional Disorders and Substance Abuse will no longer apply.
2. The 15-visit per calendar year limit for Covered Charges incurred for outpatient treatment of Mental, Nervous and Emotional Disorders will no longer apply.
3. Charges for outpatient treatment of Mental, Nervous and Emotional Disorders and Substance Abuse will be paid like other covered medical conditions. Charges will be subject to the calendar year deductible and will be paid at 90% for PPO providers and 70% for non-PPO providers (for Plan 1 participants) and 80% for PPO providers and 60% for non-PPO providers (for Plan 2 (Catastrophic Benefits) participants). After an Eligible Individual reaches the annual out-of-pocket limit, Covered Charges in excess of the calendar year deductible will be paid at 100% of the Usual, Customary and Reasonable Charge.
4. Also, the definition of Skilled Nursing Facility will be amended to remove the provision excluding an institution primarily engaged in the current treatment of

Mental, Nervous or Emotional Disorders or Substance Abuse and the limitations regarding Skilled Nursing Facility inpatient care for Mental, Nervous and Emotional Disorders, Substance Abuse, senility and mental retardation will be removed.

5. Physician visits (including those for family counseling) will be provided for Mental, Nervous and Emotional Disorders as they are for other medical conditions. The Plan will provide for payment of Covered Charges incurred for outpatient treatment of Mental, Nervous and Emotional Disorders by a Physician or by a covered provider currently covered by the Plan. In this regard, there is no change other than these charges are now subject to the deductible and medical co-payment percentages.

If you have any questions about this information, please contact Bonnie or Art at the Plan Office at 608-276-9111 or 800-422-2128.

Sincerely,



Art Bishop,
Administrator

This announcement letter, which serves as a Summary of Material Modifications (SMM), contains only highlights of certain features of the Wisconsin Electrical Employees Health and Welfare Fund. Full details are contained in the documents that establish the Fund provisions. If there is a discrepancy between the wording here and the documents that establish the Fund, the document language will govern. The Trustees reserve the right to amend, modify, or discontinue all or part of the Fund at any time