



## **COVID-19 INFORMATION**

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This information is current as of September 1, 2020. TEIBAS will continue to update and add information as necessary to keep you as informed as possible. This information is not meant to convey legal entitlements, but rather provide information and resources. We have made every effort to make sure this information is accurate but if there is a difference between the information contained here and legal plan documents, the plan documents will apply. TEIBAS does not make any representations or guarantees in respect of any Provincial or Federal government programs as none of those programs are administered by TEIBAS.

### **Income replacement during COVID-19**

IBEW Local 353 Members have three main sources of income if they are put out of work due to the COVID-19 pandemic. We've tried to lay it out simply so that you can understand your options in the context of your own, unique situation. The Federal Government introduced a new benefit that is temporarily being used for most unemployment claims, until the week ending October 3, 2020. It is called the Canada Emergency Response Benefit (CERB).

Please remember that if you are unable to work or have been laid off, it's very important that you notify the IBEW Local 353 Union Hall Dispatch at 416-510-3530.

I have symptoms of COVID-19, so I can't work.	I have no symptoms, but need to self isolate or quarantine, so I can't work.	I have no symptoms and can work, but my site has been shut down, or I've been laid off due to shortage of work.
Apply for Short Term Disability through Canada Life – see below.	Apply for the CERB benefits. <a href="#">Click here</a> to visit the Federal Government's website for eligibility criteria and information on how to apply.	Apply for CERB benefits. <a href="#">Click here</a> to visit the Federal Government's website for eligibility criteria and information on how to apply.

**Short-Term Disability Benefits**

If you are sick with symptoms that are similar to COVID-19, you should contact the IBEW Local 353 Union Office at 416-510-3530, or by email at [inquiries@ibew353.org](mailto:inquiries@ibew353.org) and request that an application form be sent to you. A special form called a “*Plan Member Confirmation of Illness Form*” has been developed for use related to COVID-19 claims so that you don't need to go to the doctor straight away.

Canada Life is only considering Short-Term Disability (STD) claims with this form when individuals are displaying symptoms consistent with COVID-19, have been quarantined as directed by a medical doctor or public health official, and are unable to work. If testing does not confirm a diagnosis of COVID-19 but you are presenting with symptoms that prevent work, a claim should still be submitted to Canada Life, as you may be entitled to benefits, but the waiting period will not be waived.

*If you're applying for STD we recommend you also apply for the Canada Emergency Response Benefits (CERB). See below for further information.*

**Canada Emergency Response Benefit (CERB)**

The Canada Emergency Response Benefit (CERB) covers Canadians who have lost their job, are sick, quarantined, or taking care of someone who is sick with COVID-19. Additionally, it covers working parents who must stay home without pay to care for children who are sick, or at home because of school and/or daycare closures. The CERB is a taxable benefit that provides \$2,000 a month for up to twenty-eight weeks (7 months) for individuals who lose their income as a result of the COVID-19 pandemic. The CERB applies to wage earners who would not otherwise be eligible for Employment Insurance (EI) as well as those who normally qualify for EI.

Individuals who are already receiving EI regular and sickness benefits prior to March 15, 2020 and were on claim at that time continue to receive EI benefits and are not eligible for the CERB. If their EI benefits end before October 3, 2020, they can apply for the CERB once their EI benefits cease, if they are unable to return to work due to COVID-19. Individuals who have already applied for EI and whose application has not yet been processed will not need to reapply. To apply click visit: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

On August 20<sup>th</sup>, the Government of Canada announced a number of changes to the CERB and Employment insurance programs, along with new income support benefits to assist individuals out of work. Visit [www.canada.ca/coronavirus](http://www.canada.ca/coronavirus) to learn more about the program changes.

As there are a number of government benefits available, we recommend members visit <https://covid-benefits.alpha.canada.ca/en/start> to determine which government benefits you may be eligible to apply for.

### **IBEW Local 353 Relief Grant**

The IBEW Local 353 Relief Grant is available to eligible members in receipt of the CERB. The Relief Grant amount is the same as the SUB Plan benefit amount (\$150 per week), and you may receive it for up to 28 weeks. For more information you can visit <https://myteibas.com/documents/ReliefGrantQ&A.pdf> or log into <https://myteibas.com/login> click *myforms* to review and complete the Relief Grant application form.

### **Employment Insurance Sickness Benefits**

The Federal Government has made changes to the EI sickness benefits and COVID-19 related claims are put through the CERB until the CERB is cancelled. At that time, depending on your circumstances, you may be eligible for EI sick benefits, or another government program. Once details of Federal Government programs are released, we will update this fact sheet. At this time CERB is available until the week ending October 3, 2020. Then CERB will end and the Federal Government has announced that other government programs will be put in place.

If you are not applying for EI sick benefits due to COVID-19 related issues, you can apply for benefits from the Federal Employment Insurance program. There is a one-week waiting period. Benefits are currently 55% of earnings to up to \$573 per week and can last up to 15 weeks.

You must first apply for EI Sickness Benefits on-line at:

[www.canada.ca/en/services/benefits/ei/ei-sickness.html](http://www.canada.ca/en/services/benefits/ei/ei-sickness.html)

### **Employment Insurance Regular Benefits**

In most cases, Employment Insurance (EI) is not currently available to individuals who lose their jobs through no fault of their own or are temporarily laid-off. All EI applications are being processed through the CERB until it expires on October 3, 2020. EI Benefits are normally 55% of earnings to up to \$573 per week and can last 45 weeks maximum. Be aware that the Federal Government is currently reviewing EI criteria and may also be introducing other income relief programs. You should refer to the [EI website](#) for detailed information. We will update this information sheet as details become available.

SUB Plan benefits are only available to those on EI, as they normally would be for those who qualify. Contact the Union Hall at 416-510-3530 or [inquiries@ibew353.org](mailto:inquiries@ibew353.org).

## Prescription Drugs

The Canadian Pharmacists Association encourages Canadians to have common, non-prescription medications for cold, fever, and allergies on hand in the event of self-isolation or quarantine. If you require regular prescription medications, make sure your prescriptions are up to date, but they advise not to rush to get more because of the outbreak. This will help prevent the risk of drug shortages.

In order to avoid shortages, Canada Life's supply and early refill policies remain unchanged at this time. You need to be at least two-thirds of the way through your current days' supply before obtaining a refill. Prescriptions filled early or in excess of the allowable quantity may not be reimbursed. Some pharmacies may enact some restrictions on their own, to manage supplies.

## Paramedical Practitioners

Many providers are able to provide their services virtually for individuals who need to continue treatment. Canada Life will accept receipts for virtual appointments from several types of providers: dietician, naturopath, occupational therapist\*, optometrist\*, physiotherapist\*, psychologist/social worker, speech therapist.

\*Check first with Canada Life to see what specific services from these providers can be covered.

## Pension Plan Information

Financial market conditions are changing very rapidly and are resulting in significant volatility in the funded status of pension plans, including the IBEW Local 353 Pension Plan. **This volatility is not impacting the payment of pensions, or the commencement of pensions.**

**If you are retired your pension payments will continue. If you are receiving your payment by cheque, please contact TEIBAS immediately at 416-637-6789 or toll-free at 1-800-267-0602 to arrange for direct deposit in the event Canada Post ceases all mail delivery due to the pandemic.**

If you are applying to start your pension, we advise providing us with a little more lead time than normal (up to 4 months notice) to ensure timely payment of your pension.

Earlier in the year, the pension plan's transfer ratio\* fell by 10% or more since the most recently determined transfer ratio. Therefore, as required by law, TEIBAS stopped lump sum transfers to terminated members and lump sum death benefits from the plan and supplied the Financial Service Regulatory Authority (FSRA) with an updated transfer ratio and requested approval to pay lump sum transfers again. Approval was provided on July 20, 2020 and lump sum payments have recommenced.

\*Transfer ratio measures the plan's financial health assuming it shuts down on the valuation date and had to immediately pay out all benefits owed to active, inactive and retired members in a lump sum.

## Trip Cancellation and Emergency Travel information

### Out of Country Emergency Medical Insurance Coverage

For Out of Country Medical Insurance, a travel advisory of “Avoid all travel” or “Avoid non-essential travel” will impact insurance coverage. Essentially, out of country medical coverage is available for all travel (including cruise ship travel) except for events related to the reason for which the travel advisory is issued, while the travel advisory remains in effect.

- Any sickness, injury, or medical condition you suffer or contract, or any loss you incur in a specific country, region or area while a travel advisory of “Avoid non-essential travel” or “Avoid all travel” is in effect for that specific country, region or area and the travel advisory was issued by the Government of Canada before your departure date, even if the trip is undertaken for essential reasons. This exclusion only applies to medical conditions or losses which are related, directly or indirectly, to the reason for which the travel advisory was issued.
- If the travel advisory is issued after your departure date, your coverage under this certificate in that specific country, region or area will be restricted to a period of 10 days from the date the travel advisory was issued, or to a period that is necessary for you to safely evacuate the country, region or area, after which coverage will be limited to medical conditions or losses which are unrelated to the reason for which the travel advisory was issued, while the travel advisory remains in effect.

Despite the easing of restrictions under our travel plan, we encourage you to visit <https://travel.gc.ca/travelling/advisories> regularly for the most up-to-date information as this situation is changing rapidly and call our insurer before travelling 1-866-870-1898.

### Trip Cancellation and Trip Interruption Insurance Coverage

Members who book a trip outside of Canada may be covered by Trip Cancellation or Trip Interruption insurance if the trip was booked before any formal travel advisory against the destination country/region/city had been issued by the Government of Canada. Booking travel plans to a destination after it has received an advisory of “Avoid all travel” or “Avoid non-essential travel” will impact the travel insurance coverage.

In addition to existing travel advisories, on March 13, 2020 the Government of Canada announced a travel advisory limiting all non-essential travel outside of Canada. It is important to note that coverage for Trip Cancellation and Trip Interruption:

- Does not extend to any travel booking made on or after a travel advisory is issued.
- For members that departed on a trip before a travel advisory was issued, trip interruption coverage is limited to a period of 10 days from the date of the travel advisory.
- Trips booked after a destination or cruise receives a formal travel advisory are not covered for trip cancellation or interruption.

- If you booked a trip before the travel advisory was issued, for a date after the travel advisory came into effect, you will want to file a claim. You need the following information to file a claim:

Policyholder name: “The Trustees of IBEW Local 353 Trust Funds”

Policy Number:

- For Active members - 1059224
- For Retired members - 1169928

**If you have a claim to file, it should be filed online at <https://www.globalexcel.com/> under “File a Claim”. Your claim should be filed immediately once the trip is cancelled or interrupted, and not later than 30 days from the date the claim arises.**

For all travel related inquiries please contact Global Excel at 1-866-870-1898.

## **COVID-19 symptoms and information**

According to Toronto Public Health, individuals that may be infected with COVID-19 may have little to no symptoms or be aware that they have symptoms of COVID-19 because the symptoms are very similar to a cold or flu. Symptoms may take from 2 to 14 days to appear after exposure to COVID-19. This is the longest known infectious period for this disease.

Symptoms include:

- Fever
- Cough
- Difficulty breathing
- Pneumonia in both lungs

Most people develop only mild symptoms. But some people, usually those with other medical complications, may develop more severe symptoms which can be fatal.

If you think you have the virus, the Toronto Public Health now has a Self Assessment Tool online that you can access as well as information on assessment centres that have been opened. You can find the information here: <https://www.toronto.ca/home/covid-19/covid-19-health-advice/>.

The Province of Ontario also has information here:

<https://www.publichealthontario.ca/en/diseases-and-conditions/infectious-diseases/respiratory-diseases/novel-coronavirus>.

There are currently no vaccines available to protect you against COVID-19. It is strongly recommended that all individuals take the following precautions to help reduce the risk of infection or spreading infection to others:

- Stay home if you are sick.
- Cover your mouth and nose with your arm to reduce the spread of germs when coughing or sneezing.
- Dispose of any tissues you have used as soon as possible and wash your hands afterwards.

- Frequently wash your hands with soap and water for at least 20 seconds.
- Avoid touching your eyes, nose, or mouth with unwashed hands.
- Avoid visiting people in hospitals or long-term care centres if you are sick.

## **TEIBAS operations**

TEIBAS has been declared an essential service by the Ontario Government and remains open from 7:30 a.m. to 4:30 p.m. Monday to Friday. This situation can, of course, change at any moment. The pandemic has had a minimal impact on TEIBAS' operations to date, however, given the increased efforts to slow the virus, some of our services may see a delay in response time. Please be assured that we will do our best to keep disruptions to a minimum. Your patience and understanding during this challenging time is appreciated.

For more details regarding benefit coverage please log into <https://myteibas.com/login> or contact TEIBAS directly at 416-637-6789 or toll-free at 1-800-267-0602.

Members and employers can also email [members@teibas.com](mailto:members@teibas.com) and [employers@teibas.com](mailto:employers@teibas.com) respectively.

For claim inquiries and detailed personal benefit coverage information, contact Canada Life directly at 1-844-232-4239 or log into GroupNet at [www.canadalife.com](http://www.canadalife.com) and click on sign-in.