



COVID-19 INFORMATION

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This information is current as of December 18, 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. If you believe that you qualify for any government programs mentioned in this bulletin, we strongly encourage you to visit the Government of Canada website to obtain the most up to date information.

Member Assistance Program (MAP)

A reminder to all members that the [Member Assistance Program](#), through Morneau Shepell, offers a variety of services including confidential counselling and mental health support for you and your dependents, free of charge. Confidential counselling can be done by phone, or on-line at a time convenient to you. To get more information on the MAP, please visit workhealthlife.com or call 1-800-387-4765.

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 have tried to clearly lay out the various income benefits available by the IBEW Local 353 and the Federal Government with contact information, in this document.

Please remember that if you are unable to work or have been laid off, it is very important that you notify the [IBEW Local 353 Union Hall](#) Dispatch at 416-510-3530 immediately.

Which income replacement program should you apply for? See below for the program that best suits your situation:

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.
<p>Apply for Short Term Disability through Canada Life – contact the IBEW Local 353 Union Office at 416-510-3530 or inquiries@ibew353.org for an application.</p> <p>Members may be eligible for the Canada Recovery Sickness Benefit for the one week waiting period. Click here for more information on the CRSB benefit eligibility criteria and how to apply.</p>	<p>As of October 4, 2020, the Federal Government has introduced the Canada Recovery Sickness Benefit (CRSB). The CRSB is paid weekly for up to two weeks for eligible individuals.</p> <p>Click here to review eligibility and/or apply for CRSB benefits.</p>	<p>If you've been laid off, apply for Employment Insurance (EI) benefits right away. Click here to visit the Federal Government's website for eligibility criteria and information on how to apply. Once approved for EI, you may also be eligible for the Supplementary Unemployment Benefit (SUB). Apply for SUB through the union office by phone at 416-510-3530 or email at inquiries@ibew353.org.</p> <p>If you are not eligible for EI, you may be eligible to apply for the Canada Recovery Benefit. Click here for more information.</p>

Short-Term Disability Benefits

If you are sick contact the IBEW Local 353 Union Office at 416-510-3530, or by email at inquiries@ibew353.org and request that an application form for short term disability be sent to you so that you can apply for disability benefits. The IBEW Local 353 short term disability has a one week waiting period. Members may be eligible to apply for the Canada Recovery Sickness Benefit (CRSB) for the first week of illness. [Click here](#) to apply for the CRSB.

If you are approved for short term disability benefits, you will receive 75% of your basic weekly earnings to a maximum of \$700 per week for a maximum of 26 weeks.

Canada Recovery Benefits

The [Canada Recovery Benefit \(CRB\)](#) gives income support to employed and self-employed individuals who are directly affected by COVID-19 and are not entitled to Employment Insurance (EI) benefits or disability benefits. If you are eligible for the CRB you can receive \$1,000 (\$900 after taxes withheld) for a two week period. If you are still unable to work after the two week period, you can reapply. You may be eligible to receive the benefit for 13 periods, or 26 weeks in total between September 27, 2020 and September 25, 2021.

[Click here](#) for more information and how to apply for this Government of Canada benefit.

Income During Self-Isolation

Have you been asked to self-isolate due to possible exposure to COVID-19, but aren't sick? The IBEW Local 353 Short Term Disability (STD) program does not cover members if they are unable to work due to self-isolation requirements but are not experiencing symptoms of illness.

However, the [Canada Recovery Sickness Benefit \(CRSB\)](#) will provide eligible individuals with \$500 (\$450 after taxes withheld) per week for up to two weeks if they are required to self-isolate due to possible COVID-19 exposure. [Click here](#) for more information on eligibility, who can direct self-isolation, and how to apply for this Government of Canada benefit.

Employment Insurance Sickness Benefits

If you are unable to work due to illness or injury and are not eligible for the IBEW Local 353 short term disability plan you may be eligible to apply for [EI sickness benefits](#). The Federal Government has made temporary changes to make it easier to qualify. Benefits are currently 55% of earnings to up to \$573 per week and can last up to 15 weeks.

EI Sickness Benefits do not qualify to be topped up by the SUB Plan. [Click here](#) to review eligibility criteria or apply for EI Sickness Benefits on-line.

Employment Insurance Regular Benefits

EI Benefits are normally 55% of earnings to up to \$573 per week and can last 45 weeks maximum. The Government has introduced temporary changes to the program starting September 27, 2020 for one year to make it easier to qualify. Please refer to the [EI website](#) for detailed information.

SUB plan benefits are available for qualified IBEW Local 353 members on regular EI benefits. The SUB plan tops up EI payments by \$150 per week to a maximum of 35 weeks. For more information on applying for the SUB plan benefits, contact the Union Hall at 416-510-3530 or inquiries@ibew353.org.

Canada Recovery Caregiving Benefit

The [Canada Recovery Caregiving Benefit \(CRCB\)](#) gives income support to employed and self-employed individuals who are unable to work because they must care for their child under 12 years old, or a family member who needs supervised care. This applies if their school, regular program, or facility, is closed or unavailable to them due to COVID-19, or because they

are sick, self-isolating, or at risk of serious health complications due to COVID-19. The CRCB is administered by the Canada Revenue Agency (CRA).

If you are eligible for the CRCB, your household can receive \$500 (\$450 after taxes withheld) for each 1-week period for up to 26 weeks between September 27, 2020 and September 25, 2021. [Click here](#) to visit their website for more information on eligibility and how to apply.

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

Most providers are able to continue to provide their services either in person with appropriate precautions, or virtually. 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.

In March 2020, 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/>

The Province of Ontario also has information here: <https://covid-19.ontario.ca/>

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, retirement homes, 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 myteibas.com 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 and employers@teibas.com respectively.

For claim inquiries and detailed personal benefit coverage information, contact Canada Life at 1-844-232-4239 or log into GroupNet at my.canadalife.com/sign-in and click on sign-in.