



IBEW LOCAL 353

Pension & Benefit Plans

protecting
your **FUTURE**

JUNE 2018

CALL BEFORE YOU DIG – INTO YOUR WALLET



At this spring's Special Called Meeting, members voted to improve dental coverage for everyone and to provide travel coverage and a \$20,000 death benefit for retirees. These are expensive benefits so it is important to confirm coverage before you dig into your wallet. Be sure to call Great-West Life in advance of travelling or embarking on expensive dental work. For retirees in particular, any pre-existing medical conditions must be stable for six months prior to travelling in order to be eligible to claim emergency medical travel benefits. If you're in doubt about your coverage, call first.

Occasionally, members make claims on the plan that are found to be fraudulent. Maybe they are offered fancy sunglasses, free work boots or a massage receipt for a beauty treatment. Benefit fraud is not a victimless crime because it reduces the dollars available to pay for benefits members actually need today and in the future. Your Trustees work hard to prevent fraud and recover monies wrongly paid. Filing a fraudulent claim may even lead to a criminal prosecution.

We have posted a link on myteibas.com to a listing of service providers who Great-West Life no longer covers for paramedical benefits. If you obtain services from practitioners on this list, your claims will not be reimbursed by Great-West Life. Before you begin treatments with paramedical practitioners like chiropractors, osteopaths, massage therapist, chiropodist, pedorthists, etc. review the delisted service providers or call Great-West Life.

Effective May 1, 2018, the membership voted to increase the hourly health and welfare contribution rate by 16¢ to \$4.27¢ per hour. Benefit changes are outlined in this newsletter. Also, the members voted to increase pension contributions by 12¢ to \$8.07 per hour. The increase in pension contributions applies to both ICI and LRA members.

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SIGN UP TO WIN!

Create a myteibas.com account between **June 1, 2018** and **August 31, 2018** for your chance to win a \$100 Canadian Tire gift card.



Contest is open to eligible members and retirees in benefits during the sign up period that have not previously created a myteibas.com account.

Visit myteibas.com today.

A REMINDER ABOUT FRAUD

Sometimes service providers like massage therapists, psychologists, chiropractors, or osteopaths, etc. fall out of good standing with their own regulatory bodies. Our insurance company, Great-West Life, will not reimburse members for claims unless these paramedical providers are in good standing with their regulatory body.

Also, Great-West Life monitors individual providers for fraudulent practices and maintains a list of practitioners that are no longer eligible for reimbursement. This is called "delisting". The listing is available by logging into groupnet.greatwestlife.com or by visiting myteibas.com. Before you have treatment, it's better to be safe than

sorry and double check the delisted providers.

If you are aware or suspect any fraudulent benefit activity taking place, please contact Great-West Life tip line at **1-866-810-8477** or email confide@gwl.ca. Tip lines are confidential and your privacy is assured.



Login to myteibas.com

to view the delisted providers listing under the mybenefits tab.

BENEFIT CHANGES FOR 2018

In 2017 we heard from members not only requesting improvements to the dental plan, but also to look for savings in the plan. As a result of the dental review completed in 2017, the following dental changes are for all members and their eligible dependants effective May 1, 2018:

Polishing*

Discontinue adult dental polishing for all individuals except dependents age 6 and under.

Mouth Guard*

Dental night guard covered up to 100% for treating bruxism.

Sport guard covered up to 100% for dependents under age 25.

Major Dental*

Major dental coverage increased from 50% to 75%. Coverage includes crowns and bridges.

Coverage for orthodontics increased from \$2,000 to \$3,000 lifetime limit for dependents under age 25.

** subject to reasonable and customary limits*

Other Plan Improvements

Continuous Glucose Monitor (CGM)

Effective May 1, 2018, coverage for Continuous Glucose Monitor (CGM) was expanded to include the related parts and supplies to a combined annual maximum of \$3,000 for those with Type 1 Diabetes. Be sure to obtain pre-approval from Great-West Life prior to purchasing a CGM. Contact Great-West Life for further information.

DENTAL PREDETERMINATION

From time to time members are surprised to discover their claim is not paid because they did not obtain prior approval or predetermination. It's always smart to call first before you dig into your wallet.

If at any time dental treatment costing more than \$300 is required, you should ask your dentist to prepare a treatment plan and submit a predetermination to Great-West Life. A predetermination is an estimate of what dental service costs will be covered by the plan and what you will be responsible for. Your dental office will submit an outline of the proposed treatment plan to Great-West Life to confirm coverage prior to starting the treatment.

Long Term Disability

Members who are on long-term disability (LTD), may also be in receipt of Canada Pension Plan Disability Payments (CPP). CPP payments used to be deducted from the amount of LTD benefit paid. This was known as the CPP offset. Effective May 1, 2018, the CPP offset will be removed from LTD payments. Eligible members will be notified directly by their disability insurance carrier.

Supplemental Unemployment Benefits Plan

Weekly SUB benefits will increase from \$125 to \$150 per week for members out-of-work as of May 1, 2018.

RETIREE BENEFIT PLAN CHANGES

The following changes have been implemented for retirees covered in the plan and their eligible dependents, effective May 1, 2018:

Retiree Travel Insurance

Effective May 1, 2018 travel medical emergency and assistance insurance is now available for retirees and eligible dependents. The retiree travel coverage is a comprehensive plan that offers coverage of up to \$5 million per trip. Coverage includes emergency health care expenses incurred while traveling outside the province, such as hospital accommodation, doctor's charges, diagnostic services, paramedical services, and prescriptions.

There is a six-month pre-existing condition stability period. This means that for the six months immediately preceding your trip, any pre-existing medical conditions must have been stable (not hospitalized, no change in medications, no medical attention required, etc.). If, at any time within the six-month period prior to travelling, you or your eligible dependents have a change in medical condition you must contact Global Excel to confirm your eligibility for travel coverage. The travel insurance plan covers a wide range of medical emergencies, but it doesn't cover everything.

When it comes to medical insurance it's better to be safe than sorry - so know what's covered and what's not by checking myteibas.com or by calling Global Excel. Remember to carry your travel booklet and travel card with you when traveling. Log into [myteibas.com/mybenefits/travel coverage](http://myteibas.com/mybenefits/travelcoverage) to print your travel card and booklet.

IMPORTANT RETIREE TRAVEL INFORMATION

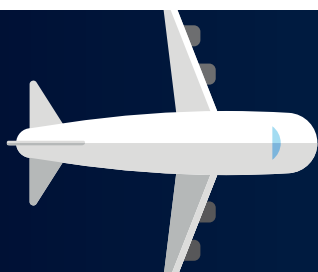
- Coverage is per trip for maximum of 30 days
- Overall maximum coverage of \$5 million per trip
- Any pre-existing conditions must be stable for six months immediately prior to travelling

Login to myteibas.com to access the Retiree Travel Booklet and Travel Card



Retiree Death Benefit

Retiree death benefit increased from \$10,000 to \$20,000. Remember to check on myteibas.com to confirm your beneficiary on file. The benefits are not taxable to your beneficiary and a T4A will be issued annually to you for the taxable premiums.



Call Global Excel at 1-866-870-1898 before you book to confirm your travel coverage eligibility.

1-866-870-1898

WE WANT TO HEAR FROM YOU!

Do you have a question for us?

Contact us at 416-637-6789 or by email at members@teibas.com

Examples of recent questions:

How do I confirm when I'm eligible again to buy glasses and what is my remaining balance for paramedical services?

To confirm your eligibility claim period and coverage balances, log into your personal profile at Great-West Life by visiting groupnet.greatwestlife.com or you can call Great-West Life IBEW Local 353 dedicated toll-free line at 1-844-232-4239.

I am having difficulties logging into myteibas.com, can you help?

If you have forgotten your password, click "forgot password" to have a temporary password emailed to you. If you are not sure which email address you used to create your account, click on "forgot your sign-in email" to confirm your email address used.

Moving, change of address?



If you have moved or had a change in address, please contact TEIBAS and the IBEW Local 353 Union Hall to update your address and phone number. As a reminder, when updating your mailing address to please remember to update your address with your medical practitioners and pharmacist.

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About this bulletin

This bulletin was prepared on behalf of the Trustees of the Local 353 IBEW Trust Funds. It provides summary information about the IBEW Local 353 Health and Welfare Plan, the IBEW Local 353 Pension Plan (registration number 0598235) and the IBEW Local 353 SUB Plan in plain language. This publication is not intended to provide advice. If there is any discrepancy between this document and the legal documents that govern the plans, the legal documents will apply. The Trustees expect to maintain these benefit plans indefinitely. However, they reserve the right to change or cancel any or all benefits under the Health and Welfare Plan, the Pension Plan, and the SUB Plan for active and retired members, and their survivors and dependants.



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