



## IBEW LOCAL 353 Pension & Benefit Plans

protecting  
your **FUTURE**

SEPTEMBER 2017

### PROTECTING YOUR INTERESTS

As the summer comes to a close and kids head back to school, it's an opportune time to check in on our own learning. TEIBAS is pleased to announce an upcoming initiative on [myTEIBAS.com](http://myTEIBAS.com) that provides an online tool for active members to test basic financial literacy. We've partnered with a gamification company that provides online tools for learning and we hope it will provide members with fundamentals of basic personal finance. We notice that a large number of members cash out their RRSPs and incur the tax hit due to pressing and unexpected personal circumstances like paying bills, purchasing a replacement vehicle or a large home appliance. Increasing your knowledge of personal finance can help to ensure that RRSP funds remain invested for your retirement.

Protecting your plans and making sure we get the biggest bang for the buck is a top concern for us at TEIBAS. We work closely with Great-West Life to ensure that legitimate claims are paid as expeditiously as possible and that mechanisms are in place to prevent fraud. In this newsletter we'll talk about benefits fraud and how it impacts all of us.

Recently, the federal government announced expansion of EI benefits to include compassionate care leave and care for a critically ill child. The Board of Trustees have aligned the Supplemental Unemployment Benefit with these changes so eligible members may receive SUB in order to take care of an ailing family member. They have also reduced the waiting period to claim benefits to one week in keeping with the federal changes. Given the many changes this year, we are updating our pension, benefits and SUB booklets and they will be posted soon on [myTEIBAS.com](http://myTEIBAS.com).

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### UPCOMING SEMINARS AT SOUTH UNION HALL

TEIBAS offers seminars throughout the year that focus on educating members on their pension and benefits.

- **Retiree Benefits Seminar**  
October 21, 2017-9:00 a.m
- **Pension & Benefit Seminar**  
November 4, 2017-9:00 a.m
- **Pre-Retirement Seminar**  
November 25, 2017-9:00 a.m



Seating is limited, so please call us at **416-637-6789** or email us at [members@teibas.com](mailto:members@teibas.com). Saturday morning seminars are from 9-11:30 am

**Have you  
signed up?  
Visit [myteibas.com](http://myteibas.com)**

To date, over 2,700 active working members and retirees have instant access to benefit and pension plan information such as pension estimators, reviewing beneficiaries on file, claim forms, and much more.

# PREVENTING FRAUD IN OUR BENEFIT PLAN

Over the last few months there have been a number of reports by various media outlets regarding benefit fraud. Fraud is a serious concern for benefit plans such as ours and can have a substantial impact.

Members and retirees of the IBEW Local 353 have access to a comprehensive health & welfare benefit plan. But with a benefit plan of our size and complexity, it is important to understand that all benefits costs, (including fraudulent claims) are paid for **by members**. Additional costs related to fraud claims, the need to monitor, identify and prevent fraud is costly and these costs are ultimately paid for by all of us.

Fraud occurs when an individual intentionally falsifies or withholds information in an attempt to ensure a claim is paid. Examples of fraudulent activity submitted to Great-West Life include:

- Submitting multiple claims for paramedical services not completed.
- A service provider paid plan members to share their personal benefits information and then used this information to submit false claims on behalf of these plan members and their dependents.
- Plan members sharing and altering receipts in order to make multiple claims to their insurance provider.

**Each year over \$5 billion are lost in Canada to health care benefit fraud.**

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

## **Here is how you can help prevent benefit fraud and protect the plan:**

- Keep your drug card, contract number and plan ID confidential and in a secure place.
- Review your receipts to confirm they are correct and reflect the service received, even if your service provider submits claims electronically for you.
- Review your Explanation of Benefits statement to ensure your claiming activity is accurate.
- Never change a date on a claim or provide false or incomplete information to ensure payment.
- Never provide blank, signed claims forms to a service provider. These can be used to submit fraudulent claims in your name.
- Confirm a service is necessary before having it done.
- Submit claims online using GWL Groupnet [groupnet.greatwestlife.com](http://groupnet.greatwestlife.com) to submit claims electronically and to setup direct deposit.
- If Great-West Life contacts you about a claim concern, cooperate with them so that fraudulent providers can be stopped.

Great-West Life has updated claim submission requirements, implemented new and innovative technologies and uses an in-house fraud investigation team to help identify fraudulent claims.

**Submitting fraudulent claims to the IBEW Local 353 Health & Welfare Plan can be a crime and will result - at a minimum - in the deactivation of the member's drug card and suspension of access to electronic claims submission with Great-West Life. Fraudulent claim amounts must be repaid to the plan and if necessary are recovered from future claims entitlements.**

# TAKING A LEAVE OF ABSENCE WHEN YOU NEED IT MOST

There are a number of reasons why a member may need to be away from work, such as the birth of a child or to care for an ill family member. The IBEW Local 353 Supplemental Unemployment Benefit Plan (SUB) is available to members to provide additional income to assist with unexpected costs during periods of leave and unemployment.

Due to federal budget changes, the Board of Trustees have amended the SUB Plan to be in compliance with the federal eligibility rules as permitted under Employment and Social Development Canada.

Changes include reducing the waiting time for leaves for SUB benefits from two weeks to one week. All other SUB plan rules, eligibility requirements and payment period remain unchanged. Maternity/Parental leave remains eligible for SUB, with the following leaves qualifying:

**Critically Ill Child Care Leave** can be covered for up to 35 weeks under the SUB plan rules. A critically ill child is someone:

- who is under 18 years of age, and
- who is your child, step-child or a child who has been placed under your care for purposes of adoption or under your legal guardianship, and
- whose baseline state of health has significantly changed and whose life is at risk as a result of an illness or injury.

**Compassionate Care Leave (Family Medical Leave)** can be covered for up to 26 weeks under the SUB plan rules where an individual takes time off work to provide care or support to certain specified individuals who have a serious medical condition with a significant risk of dying within 26 weeks. However, currently, the Ontario Employment Standards Act only provides job protection for this type of leave to a maximum of eight weeks. A broad range of relationships may qualify for family medical leave, including the following:

- your spouse
- your parent, step-parent or foster parent
- your brother, step-brother, brother-in-law, step-brother-in-law, sister, step-sister, sister-in-law or step-sister-in-law
- a child, step-child, foster child, son-in-law or daughter-in-law of you or your spouse
- a grandparent, step-grandparent, grandchild or step-grandchild of you or your spouse
- your father-in-law, step-father-in-law, mother-in-law or step-mother-in-law
- an uncle, aunt, nephew or niece of you or your spouse
- the spouse of your grandchild, uncle, aunt, nephew or niece
- your spouse's foster parent
- any other person who considers you to be like a family member

To start your SUB Plan benefits, visit [teibas.com](http://teibas.com) to complete the applicable leave form and submit along with both the "Supplemental Unemployment Benefit Form" and a copy of your Employment Insurance Benefit Statement or Notice to the IBEW Local 353 Union Hall.

Contact Shepell your Member Assistance Program at 1-800-387-4765 to access a number of family support services such as locating parenting classes and caregiver support groups.



## Question and Answer Section

**My child is 22 years old and still attends school. Do they still qualify for benefits?**

Students between the ages of 21 to 24 qualify for coverage if they are studying full-time at an accredited post-secondary institution.

In order to continue benefit coverage as a student, you must complete a "Declaration of Attendance at a Post-Secondary Institution" form or provide TEIBAS with an official proof of enrolment letter from the post-secondary institution. Proof must confirm that your child is enrolled on a full-time basis and must be submitted at the beginning of each semester or school year. Be sure to advise TEIBAS when or if your child's school status changes.

Students are ineligible for benefits if they:

- attend school outside of Canada
- are taking correspondence or distance learning courses
- have employee health benefits under another plan
- are being paid to attend school
- are studying part-time.

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**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**



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to view video series  
that focus on a variety  
of health topics

**September**  
Arthritis

**October**  
Mental Health

**November**  
Diabetes

### 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 Local 353 Health and Welfare Plan and the IBEW 353 Pension Plan (registration number 0598235) 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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