



IBEW LOCAL 353 Pension & Benefit Plans



protecting
your FUTURE

MAY 2014

Better benefits, lower cost

How members voted on April 13

Our pension and benefit plans are going strong. Contributions were up for both plans in 2013. Investment returns were better than expected, and interest rates rose slightly. All of this allowed us to finish the year with a fully funded benefit plan, including a healthy financial cushion. Plus, it gave our pension fund a big boost.

The recommendations presented at this year's Special Called Meeting were aimed at providing the best possible security and coverage for our members while holding contributions at a reasonable level. Members voted in favour of all five recommendations. Here are the results in a nutshell:

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Benefits: reduce hourly contribution rate by 10¢ to \$3.85 and improve benefits

- Double life and accident insurance from \$50,000 to \$100,000 each
- Keep current paramedical maximum of \$2,000 for all services combined
 - Add social workers
 - Add dietitians
 - Cover podiatrists (foot/ankle specialists) from first dollar not covered by OHIP
- Continue to carry out-of-work members who are actively looking for work
- Move to 2015 dental fee guide starting January 1, 2015 (currently, using 2014 fee guide)



Pension: increase hourly contribution rate by 25¢ to \$7.42 (ICI) and \$6.88 (low rise)

- This is the maximum contribution allowed by law for ICI members
- It includes \$0.86 per hour to help pay down the shortfall

Keep in mind that your pension is tied directly to contributions paid into the plan on your behalf.



WE WANT YOUR EMAIL ADDRESS!

Help us save our forests and reduce our carbon footprint by signing up for our eNewsletter. Go to www.teibas.com and enter your email address in the box at the bottom of the homepage. Do it by LABOUR DAY (Monday, September 1, 2014) and you'll have a chance to win an iPad mini.

HEADING OUT-OF-PROVINCE THIS SUMMER?

Remember to carry your emergency medical and travel assistance card

It's been a long, cold winter but summer is finally here! The kids are almost out of school and it will soon be time to pack the family up for your long-awaited vacation. Wherever you're headed, if you leave the province, make sure you take your Ontario health card and Viator emergency travel assistance card. Contact TEIBAS if you need a new card or travel booklet. Don't wait until you're about to leave!

The travel assistance card is the key to your emergency travel medical coverage. The card provides the telephone numbers for Global Excel – our provider of travel medical emergency and assistance services. Global Excel is available to take your calls 24 hours a day, seven days a week. Services include finding the nearest doctor, clinic or hospital, as well as benefit and claim information, urgent message relay, direct billing and translation.

Before you go on vacation

If you are leaving the country, check to see that your destination is listed on the back of your medical assistance card. If it's listed, you can use that number to make a toll-free call to Global Excel. Otherwise, you'll have to make a collect call.

What's covered

The plan covers 100% of medical emergency expenses up to \$5 million per person, per trip. It covers a wide range of medical emergencies, but it doesn't cover everything – and some things require pre-approval. When it comes to medical insurance, it's better to be safe than sorry – so know what's covered and what's not. Before heading out on a trip, be sure to review the Out of Province/Canada Travel Medical Emergency booklet available online at www.teibas.com.

Before you receive any medical treatment outside of Ontario:

1. Call Global Excel using the numbers shown on the card.
2. Tell the Global Excel representative your group policy number (1059224).
3. Provide your OHIP number.

If you don't call before you receive medical treatment, your coverage may be denied. The only exception is if you are unconscious or too sick or injured to call. In this case, you or someone you know must call as soon as possible.

Don't forget!

If you receive emergency medical treatment outside of the province, keep all documentation of your treatment, including any receipts. You'll have to provide Global Excel with written proof of your claim within 90 days of the date you receive the services.

Your travel insurance covers you for trips of up to 60 days. You must return to your home province before starting your next trip (and be able to prove that you returned).

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You are covered under the out-of-province/country medical and travel assistance plan only if:

- you and your family have Local 353 health benefits,
- you and your family are covered under your provincial health insurance plan,
- you are not going to be away from home for more than 60 days (you're covered for the first 60 days only)
- you return to your home province between trips, and
- you are under age 70 and not receiving a pension from the Local 353 pension plan.

Your coverage ends automatically when you begin your IBEW Local 353 pension, or reach age 70, whichever comes first. Coverage for your spouse and children ends when your coverage ends (or sooner if they no longer qualify).



Safe and happy travels!

LIFE HAPPENS

Keep us informed

We all get caught up in our daily lives, but it's important to take a few minutes to keep your personal information up-to-date. Please notify TEIBAS immediately by completing a Change/Update of Information form if any of the following events occur:

- Birth, adoption or death of a dependant
- Change in your spouse's group benefit coverage
- Change of address – including email address
- Change of beneficiary
- Change of name
- Details on children who reach age 25
- Graduation of a child from university
- Marriage, divorce or the start/end of a common-law relationship.

Coverage for a new common-law spouse and his/her children requires proof that you have been living together in a conjugal relationship for at least 12 months. Coverage can't begin until a Change/Update of Information form has been submitted to TEIBAS and cannot be provided retroactively.

Forms are available at your Local 353 office or TEIBAS. They can also be downloaded at www.teibas.com.

Be sure to keep TEIBAS up-to-date to avoid any claim payment delays or denials.

CLOSING HEALTHCARE SPENDING ACCOUNT

The healthcare spending account for active members was very popular with some of you who found it was a great way to pay health and dental expenses that wouldn't otherwise be covered under our plan. But the majority of you never took advantage of it – which is why closing it was one of the recommendations at the Special Called Meeting.

No new money will be deposited into your account this year – and any money still sitting in your account after the April 30, 2015 claim deadline will be used to fund the plan and potential future benefit improvements.

If you haven't touched your HSA – you have \$200 sitting in your account waiting to be used.

Deadlines for claims

- July 29, 2014 for expenses dated May 1, 2012 – April 30, 2013
- July 29, 2015 for expenses dated May 1, 2013 – April 30, 2014



Action required!

Pension statements were mailed the week of May 12. Your statement contains important personal information about the value of your pension. If you haven't received your statement, please contact TEIBAS (see over) to make sure we have the right address on file.



DO YOU NEED A DIETITIAN?

Adding new services with your health in mind

Whether you have a health problem or you just want to look and feel your best, a registered dietitian can help. That's why we've added them to our list of covered paramedical professionals.

What you eat can have a huge impact on a wide variety of health issues, including diabetes, high blood pressure and cholesterol levels. These also happen to be some of the most common health threats facing our members. A good dietitian can set you up with a meal plan and healthy eating tips that can help change your life.

Getting in touch with a dietitian is easy. You can visit the Dietitians of Canada website at www.dietitians.ca to search by postal code for a registered dietitian near you. Or, use the services of EatRight Ontario, where you can call or email registered dietitians for quick advice on healthy food choices and to locate a dietitian close to you. Both www.dietitians.ca and www.eatright.ca offer a variety of online tools to do things like check your BMI, find out how well you're doing with food choices for your kids, and even evaluate your recipes.

Make sure your dietitian qualifies

The titles "Registered Dietitian", "Professional Dietitian" and "Dietitian" are protected by law. Look for the letters R.D., P.Dt. or D.Pt. after the name, indicating that the person is a registered member of the profession. This means that they have a degree specializing in food and nutrition, and have completed supervised practical training through a university program or an approved hospital or community setting.

Unqualified people have been known to use a variety of titles to offer similar services. Many use the term "registered" with a variation of "nutrition" in their job title, but the term "nutritionist" isn't protected by law. So, be careful who you choose – and don't put your health or your wallet at risk.



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Got a question?

Friendly TEIBAS staff are ready to help!

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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 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.