

# Your Guide to Employment Insurance and SUB Plan Benefits

Are you out of work, recently laid off, or on a non-disability related leave (e.g. maternity or parental)? It can be stressful thinking about how you're going to make ends meet, and what to do next.

Here's some important things you need to know about how to apply for Employment Insurance (EI) and Supplementary Unemployment Benefits (SUB).

### What you should know about EI and your SUB Plan benefits

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There are three easy steps to apply for benefits to replace your income:

- 1. Immediately contact the IBEW Local 353 Union Hall Dispatch at 416-510-3530 and inform them of your change in employment status.
- **2.** Apply for EI offered by the Federal Government. Visit the Government of Canada's website to see if you're eligible here: <a href="https://www.canada.ca/en/services/benefits/ei.html">www.canada.ca/en/services/benefits/ei.html</a>
- 3. Apply for Supplementary Unemployment Benefits (SUB) by completing and submitting the SUB plan claim form (available on the secure side of the IBEW Local 353's website, directly from the Union Hall or on teibas.com) to <a href="mailto:sub@lu353.ca">sub@lu353.ca</a> along with your El Payment Details. Follow these steps to obtain El Payment Details: Log into your My Service Canada Account. Click on Employment Insurance > Your Claims > Payment Information. Click on each underlined report covering period and print individually. Your name must be in the top right-hand corner, as it appears on the website.

For closed/past El claims, go into your Past Claims and click the SHOW icon to display your past payments. Print with your name in the top right-hand corner as it appears on the website.

Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you haven't received your record of employment (ROE). If you delay filing your claim for benefits, you may lose benefits, as the Federal Government has specific rules dealing with the timely filing of EI claims.

#### **About the SUB Plan**

The SUB Plan gives you added income - on top of any lay-off related (or eligible leave) El benefits you may qualify for. SUB Plan benefits are paid in addition to your El benefits and are taxable. Your SUB Plan benefits are calculated based on a formula that considers your El benefits. The current maximum for SUB Plan benefits is \$150 a week. SUB Plan benefits are currently payable for up to 35 weeks. How much you receive - and for how long - depends partly on how much money is in the SUB Plan trust fund and partly on how many IBEW Local 353 members are eligible for SUB Plan benefits when you apply.



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### See if you qualify for SUB Plan benefits

You may be eligible for SUB Plan benefits if all the following apply:

- 1. Your employer pays contributions to the SUB fund on your behalf;
- 2. You're laid off because of shortage of work, attending trade school, or are on an eligible leave under the Employment Insurance Act;
- 3. You make a claim for EI benefits;
- **4.** You have worked for contributing employers for at least 1,800 hours in the last 24 months (to initiate your first claim); or 300 hours during the last 24 months (since completing your last claim if you've received SUB benefits before); and
- **5.** You're registered as out of work, on temporary layoff, at trade school, on maternity leave, on parental leave, on family caregiver leave, or on compassionate care leave with the union hall

To start your SUB Plan benefits without delay, complete and submit a claim form by logging into the secure member side of the IBEW Local 353 website. Forms are also available at all four of the Union Halls or you can request one by emailing <a href="mailto:sub@lu353.ca">sub@lu353.ca</a>. Once you've completed the claim form you can submit the claim form to the Union office, along with one of the following EI documents:

- 1. El Payment Details,
- 2. Notice of Disentitlement, or
- 3. Notice of Disqualification.

Remember: While SUB Plan benefits are taxable as income, they aren't considered insurable earnings for most EI purposes. You will be issued a T4A slip for any year in which you receive SUB benefits – be sure to report your SUB Plan benefits on your tax return based on the information contained in your T4A slip, to make sure your future EI benefits aren't impacted.

Questions? You can email us at <a href="mailto:members@teibas.com">members@teibas.com</a> or call us at 416-637-6789, toll-free: 1-800-267-0602.

We're here to help!

**Disclaimer:** This factsheet was prepared on behalf of the Trustees of the Local 353 IBEW Trust Funds. It provides summary information about the Local 353 Supplementary Unemployment Benefit Plan (SUB) in plain language. This publication isn't intended to provide legal 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 Plans for active and retired members, and their survivors and dependents.

#### **TEIBAS**