



teibas
TORONTO ELECTRICAL INDUSTRY
BENEFIT ADMINISTRATION SERVICES



IBEW LOCAL 353
PENSION & BENEFIT PLANS

05|24

IBEW Local 353 Supplementary Unemployment Benefits Plan

protecting **your** future

**Questions? Contact us.
We're here to help.**



TEIBAS

110 Sheppard Avenue East
Suite 705
Toronto, ON
M2N 6Y8

Mon. - Fri. 7:30 a.m. - 4:30 p.m.
T: 416-637-6789
TF: 1-800-267-0602 (Canada & U.S.)
F: 416-637-6790
E: members@teibas.com



IBEW Local 353 Union Hall

1377 Lawrence Avenue East
Toronto, ON M3A 3P8
T: 416-510-3530
F: 416-510-3531
www.ibew353.org

About This Booklet

This booklet describes the IBEW Local 353 Supplementary Unemployment Benefits (SUB) Plan in plain language. It's not a legal document. If there is a difference between the information contained here and the legal plan documents, the legal documents will apply.

The Trustees expect to maintain this plan indefinitely. However, they reserve the right to change or cancel any or all of the benefits described in these pages at any time.

About TEIBAS

The Toronto Electrical Industry Benefit Administration Services Limited (TEIBAS Ltd.) was founded in 1990 to administer the group benefit and pension plans and provide services to you, the members of the International Brotherhood of Electrical Workers (IBEW) Local 353.

We are owned by the IBEW Local 353 Trust Funds. We act on behalf of the Board of Trustees to effectively and efficiently administer the IBEW Local 353 Trust Funds and strive to be a trusted source of information and services to our stakeholders.

PRIVACY POLICY

It's impossible to administer your benefits without using personal information. However, the Trustees are committed to protecting your privacy and have strict safeguards in place to protect your information from unauthorized access or use.

Use and disclosure of your information is restricted to the Trustees of the Local 353 Trust Funds, TEIBAS, their professional advisers, authorized staff of Local 353, and other authorized service providers. Any professional advisers or other authorized service providers that are in possession of members' personal information must also use the information only for the purposes identified below.

This information is used for the sole purpose of:

- Allowing our staff to identify you properly,
- Determining eligibility for benefits,
- Administering the plans and paying benefits,
- Designing the financial management of the plans, and
- Communicating plan information directly to plan beneficiaries.

Limited personal information may be shared with authorized staff of the IBEW Local 353 to allow you to obtain benefits and privileges provided by the IBEW Local 353, or the IBEW International Union. Any personal information provided to these authorized individuals will be limited to non-identifying information concerning the number of dependents, and/or notification of death and confirmation of beneficiary for IBEW International Union communication purposes.

When required by law, information may also be disclosed to authorized agencies, including law enforcement agencies and the Canada Revenue Agency. Also, personal information may be disclosed to specific individuals as authorized by you. We have security procedures to safeguard and protect personal information against loss, theft, unauthorized disclosure, copying, and unauthorized use or modification. The most sensitive information receives the highest level of protection. We do not sell your information.

We do our best to ensure that the information we hold about you is accurate, complete, and up to date. It's in your best interest — and your responsibility — to inform TEIBAS promptly of any change in your name, address, family status, or any other relevant information. You may also access the personal information in your file and, if necessary, correct any inaccuracies.

For more information, please contact TEIBAS.

Register for www.myteibas.com today for all your Benefit and Pension details.

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IBEW LOCAL 353
PENSION & BENEFIT PLANS

protecting **your** future

Welcome to Your SUB Plan

Benefits when you need them most

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. This booklet outlines important information on your Supplementary Unemployment Benefit (SUB) Plan.

You know the story: one month you've got more work than you can handle – a few months later, you're not sure when that next job will come. It's one of the quirks of the trade. It's also why we have the SUB Plan.

The SUB Plan gives you added income – on top of any lay-off related (or eligible leave) Employment Insurance (EI) benefits you may qualify for. 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 (see pages 5 and 6).

This booklet provides you with the basic information you need to know about the SUB Plan. In it, you'll find information on who is eligible, how to apply, and how much you can receive.

Participating employers contribute to the plan
by paying money into the **SUB** fund on your behalf.

SUB Plan At A Glance

You may be eligible for SUB Plan benefits if:

1. Your employer pays contributions to the SUB fund for you;
2. You're laid off because of shortage of work, attending trade school, or are on a non-disability related leave under the Employment Standards Act;
3. You make a claim for EI Benefits;
4. You have worked for contributing employers at least 1,800 hours in the last 24 months (to initiate your first claim);
5. You're registered as out of work, temporary layoff, trade school, maternity leave, parental leave, family caregiver leave, or compassionate care leave at the union hall.

To start your SUB Plan benefits without delay, you should submit a claim form to the union office, along with one of the following EI documents:

- EI Payment Details,
- Notice of Disentitlement, or
- Notice of Disqualification

Remember:

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 claims.

(If you're receiving EI benefits by direct deposit, you may need to go to the EI website to obtain your EI benefit statement).

SUB Plan benefits are paid in addition to your EI benefits and are taxable. Your SUB Plan benefits are calculated based on a formula that takes into account your EI benefit.

The current maximum for SUB Plan benefits is \$150 a week. SUB Plan benefits are currently payable for up to 35 weeks. How long you receive benefits, however, will depend on the type of claim submitted, how much is in the SUB Plan trust fund when your claim begins, and whether you've made a SUB Plan claim before.

You can email your claim form to the
union office at sub@lu353.ca or fax the
form to (416) 510-3531. Be sure to write
your name and ID number on every
page, including any Employment
Insurance (EI) documents.

SUB Plan Checklist

Thinking of applying for SUB Plan benefits?

Follow this checklist:

1. Find out if you are eligible:

You'll be eligible for SUB Plan benefits if all of the following apply:

- You were dispatched to your last employer by the union.
- Your employer has contributed to the SUB Plan on your behalf.
- You were laid off due to a work shortage, or unable to work because you're a full-time apprentice in attendance at trade school, or you're on an eligible leave.

You earned at least:

- 1,800 hours during the 24 months immediately before your claim (if you haven't received SUB Plan benefits before), or
- 300 hours during the 24 months immediately before your current claim and since completing your last claim (if you have received SUB Plan benefits before).
- You're an active member of the union.
- You're registered on the out of work list (unless at trade school or on an eligible leave).
- You have applied for Employment Insurance (EI) benefits.
- You aren't an owner of the company where you were laid off.

You're eligible for SUB Plan benefits if you're on an eligible leave and are receiving EI benefits. Eligible leaves include maternity/parental, family caregiver, and compassionate care leaves, as defined under the *Employment Insurance Act* (section 38).

2. Make your claim:

To claim benefits under the SUB Plan, follow these steps:

- Make an EI claim. To find out more about EI, visit www.canada.ca/en/services/benefits/ei.html or call 1-800-206-7218.
- Complete your SUB Plan benefit claim form and send it to the union office, **along with** one of the following EI documents:
 - EI Payment Details,
 - Notice of Disentitlement, or
 - Notice of Disqualification.

The union will confirm whether or not you are eligible for SUB Plan benefits and will let TEIBAS know. If your claim is approved, TEIBAS will tell you how many weeks of SUB Plan benefits you'll receive and if eligible, issue payment.

When to Apply

You can apply for SUB Plan benefits at any time — as long as you meet the eligibility conditions. To start your benefits without delay, you should submit your claim form to the union office as soon as you receive your Payment Details, Notice of Disentitlement, or Notice of Disqualification.

What is a “Layoff Due to Work Shortage?”

A “layoff due to work shortage” can mean one of two things:

- Your regular employment has stopped for a temporary period, or
- You've ended employment with one employer and haven't yet started work with another. In either case, you must be registered with the union as being available for work — unless you are unable to work because you're a full-time apprentice in attendance at trade school and have applied for EI benefits.

Hours Earned

These are the hours for which an employer contributes to the SUB Plan on your behalf.

Download your
claim forms by visiting
www.ibew353.org or
www.myteibas.com

How Your Benefit is Calculated

If you are eligible for SUB Plan benefits, your weekly benefit will equal the lesser of:

- The maximum under the plan (currently \$150)
OR
- 95% of your regular weekly earnings (based on 37.5 hours a week) minus the amount of your weekly EI benefit.

Example:

You had regular weekly earnings of \$660. Your weekly EI benefit is \$363. This means your weekly SUB Plan benefit will be the lesser of:

- \$150
OR
- $(\$660 \times 95\%) - \$363 = \$264$

Because \$150 is less than \$264, you will receive the maximum SUB Plan benefit - that is, \$150 per week.

How Your Benefit is Paid

SUB Plan benefits are usually paid every week provided that you meet all other eligibility criteria and cover the period of time that you're eligible for EI benefits. Benefits aren't paid for the first week of your EI waiting period. Your benefit payment will be automatically deposited if you choose e-Transfer on your SUB form or you can have your benefit payment mailed to you.

SUB Plan benefits are paid in addition to your EI benefits. In other words, they will not affect the amount of your EI benefits. For details on how EI benefits are calculated, visit www.canada.ca/en/services/benefits/ei.html.

Your SUB Plan benefit is \$150
for each week, up to 35 weeks.

How many weeks you are paid
depends on the funding level
of the plan when you claim.

When SUB Plan Benefits Aren't Paid

You don't qualify for SUB Plan benefits if:

1. You quit or are dismissed from your job, you're on vacation, you're in receipt of an IBEW Local 353 pension, or if you're on an Employment Insurance Sickness claim; or
2. If you're listed as ill and injured, or Not At Trade (NAT); or
3. If you're an owner/operator.

Funding Level	Benefit Weeks
Less than \$ 175	0
\$ 175 – \$ 199.99	1
\$ 200 – \$ 224.99	2
\$ 225 – \$ 249.99	3
\$ 250 – \$ 274.99	4
\$ 275 – \$ 299.99	5
\$ 300 – \$ 324.99	6
\$ 325 – \$ 349.99	7
\$ 350 – \$ 374.99	8
\$ 375 – \$ 399.99	9
\$ 400 – \$ 424.99	10
\$ 425 – \$ 449.99	11
\$ 450 – \$ 474.99	12
\$ 475 – \$ 499.99	13
\$ 500 – \$ 524.99	14
\$ 525 – \$ 549.99	15
\$ 550 – \$ 574.99	16
\$ 575 – \$ 599.99	17
\$ 600 – \$ 624.99	18
\$ 625 – \$ 649.99	19
\$ 650 – \$ 674.99	20
\$ 675 – \$ 699.99	21
\$ 700 – \$ 724.99	22
\$ 725 – \$ 749.99	23
\$ 750 – \$ 774.99	24
\$ 775 – \$ 799.99	25
\$ 800 – \$ 824.99	26
\$ 825 – \$ 849.99	27
\$ 850 – \$ 874.99	28
\$ 875 – \$ 899.99	29
\$ 900 – \$ 924.99	30
\$ 925 – \$ 949.99	31
\$ 950 – \$ 974.99	32
\$ 975 – \$ 999.99	33
\$ 1,000 – \$ 1,024.99	34
\$ 1,025 or more	35

How Long Your Payments Will Last

How long your benefit payments will last depends on:

- The funding level of the SUB Plan.
- Whether you've made a SUB Plan claim before.

Funding level

The funding level for a particular month is based on the amount of money in the SUB Plan trust fund and the number of plan members as of the end of the third preceding calendar month. For example, to calculate the funding level for April, you would use the trust fund balance and membership numbers as of the end of January:

$$\frac{\text{Amount of money in SUB Plan trust fund}}{\text{Number of members}} = \text{Funding level}$$

For example, if there is \$9 million in the SUB Plan trust fund and there are 8,000 plan members, the funding level will be:

$$\frac{\$9,000,000}{8,000} = \$1,125$$

The chart to the left shows how long SUB Plan payments can continue based on the plan's funding levels.

For example, if the funding level is \$1,125, you can receive up to 35 weeks of benefits.

If You Claim Again

You can claim SUB Plan benefits more than once, provided you meet the eligibility conditions outlined on page 4. However, keep in mind that:

- If it has been more than 52 weeks since the end of your last claim, you'll receive benefit payments for the maximum number of benefit weeks (based on the funding level at the time of your current claim).
- If it has been less than 52 weeks since the end of your last claim, the number of benefit weeks available will be based on the funding level at the time of your claim, and will be reduced by the number of weeks you've received benefits during the previous 52 weeks.

How the Plan Works – Some Examples

SUB Plan claim: Example 1

(2 claims with less than 52 weeks in between)

First claim:

You earn at least 1,800 hours, are laid off, and receive six weeks of SUB Plan benefits – the maximum allowed based on the plan’s funding level when your claim begins.

Second claim:

You return to work (dispatched by the union hall) for 20 weeks and earn over 300 hours before being laid off again. At the time your second claim begins, the plan’s funding level is \$1,100, which allows for a maximum of 35 benefit weeks. Because you’ve already received SUB Plan benefits during the past 52 weeks, your benefit payment period is reduced as follows:

Second claim:	35	benefit weeks
		MINUS
First claim:	6	benefit weeks
Second claim:	29	benefit weeks

SUB Plan claim: Example 2

(2 claims with more than 52 weeks in between)

First claim:

You earn at least 1,800 hours, are laid off, and receive six weeks of SUB Plan benefits – the maximum allowed based on the plan’s funding level when your claim begins.

Second claim:

You return to work (dispatched by the union hall) for 18 months and earn at least 300 hours before being laid off again. When your second claim begins, the plan’s funding level is \$1,100, which allows for a maximum of 35 benefit weeks.

Because it has been more than 52 weeks since the end of your last benefit claim and you earned more than 300 hours, you’ll receive benefit payments for 35 weeks.

Payments Will Stop at the Earlier of:

- The end of your last available week of benefits (when you have no more “benefit weeks” left),
- The week you return to work,
- The week you no longer qualify for EI benefits,
- The week you start receiving your IBEW Local 353 pension, or
- The end of any month in which the amount of money in the SUB Plan trust fund is less than two times the total benefits paid to members that month. (Benefits will resume once the fund has at least four times the total benefits paid that month).

The SUB Plan pays
a maximum of 35 weeks or
until you return to work,
whichever is earlier.

Facts on Tax

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.

Administering the Plan

Contributions from employers are deposited into the SUB Plan trust fund. The trust fund is held and used by the Trustees for the sole purpose of paying SUB Plan benefits, including administration expenses.

For More Information

If you have any questions about SUB Plan benefits, please contact the union hall.

IBEW Local 353

1377 Lawrence Avenue East

Toronto, Ontario M3A 3P8

T: 416-510-3530

F: 416-510-3531

E: info@ibew353.org

W: www.ibew353.org



**Members of the IBEW Local 353 Trust Funds
Board of Trustees - as of 05/01/24**

Bill Acorn
IBEW Local 353

Ilona Talab
GTECA

Dan Camilleri
GTECA

Jeff Irons
IBEW Local 353

Tony Chiappetta
IBEW Local 353

Lee Caprio
IBEW Local 353

Dave Graham
GTECA

Michael Mulgrew
GTECA



TEIBAS
110 Sheppard Avenue East, Suite 705,
Toronto, Ontario M2N 6Y8
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TF: 1-800-267-0602
F: 416-637-6790
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MP: www.myteibas.com



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