

Your Guide to Staying Alert to Avoid Scams and Fraud

Scams and fraud are deceptive tactics to trick individuals or organizations out of money, personal information and private information. These tactics can have different forms such as phishing emails, fake investment opportunities, identity theft, or online shopping scams. Scammers will exploit your trust, use urgency to make you act, or use fear to manipulate victims into making hasty decisions that benefit the scammers. Staying informed, cautious and skeptical of unsolicited offers is crucial in protecting oneself from becoming a target of fraud.

Scammers target everyone. The best way to avoid becoming a victim is to be informed and alert. Get to know the different types of scams and always report fraud. To avoid scams, make sure to remain calm but skeptical of offers that seem to be good to be true. Always verify the credentials of the company or person who is offering you a deal. Most of us receive many unsolicited emails, phone calls, or messages offering us deals.

These messages can contain requests for personal or financial information, or encourage us to share our information by clicking a link. Don't respond immediately, legitimate companies typically don't ask for private information through these methods. A way to verify if an offer is legitimate is to see if there are online reviews by trusted resources like online newspaper publications or media outlets.

Always check URLs on websites that you visit for authenticity. Scammers can create fake websites that mirror legitimate ones. A tip to protect yourself is to use secure payment methods when paying for things online, like credit cards, which provide fraud protection. Avoid paying by wire transfers or gift cards which tend to be the preferred method of payment for scammers.

Keep your passwords unique and use strong and different passwords for each account you use. Consider using a password manager. Make sure your malware and computer virus scanners are up to date.

To learn more about fraud prevention, visit Canada Revenue Agency's (CRA) website: <https://competition-bureau.canada.ca/fraud-and-scams/fraud-prevention-month>.

What To Do If You've Been Scammed

If you think you may be the victim of a scam or fraud, or if you were tricked into giving away your personal or financial information, contact all of the following entities:

- your local police service;
- your financial institution; and
- credit reporting agencies.

Contact the CRA if you:

- think your CRA user ID or password has been compromised, and/or
- find changes to your banking, address, business, or personal information made in your CRA My Account that you did not request.

Stay Alert When It Comes to Benefit Fraud — Call and Report it

What can benefit fraud look like? It can look like a provider asking you to submit an invoice for something you didn't pay for to get reimbursement, and then offering to split the money with you. It can be a service provider submitting claims without your knowledge or consent.

Our benefit plan is self-insured and it's money from members' contributions that pay for the claims made to the benefit plan. It's not Canada Life's money impacted by fraud; it's your benefit plan's. Eligible claims are paid directly from the plan, so all of us, and not an insurance company, pick up the tab. Submitting fraudulent claims to the IBEW Local 353 Health and Welfare Plan is a crime and exposed fraud will be acted upon.

Call and report it. If you are aware or suspect any fraudulent benefit activity taking place on the IBEW Local 353 Benefit Plan, contact the Canada Life fraud tip line at 1-866-810-TIPS (8477) or email confide@canadalife.com.

Questions? We're here to help! You can email us at members@teibas.com or call us at 416-637-6789, toll-free: 1-800-267-0602.

Disclaimer: This brochure was prepared on behalf of the Trustees of the IBEW Local 353 Trust Funds. It provides summary factsheet information about the IBEW Local 353 benefit plans 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.