

If you believe that your claim for benefits under the IBEW Local 353 Benefit Plan has been improperly denied or administered, you as a member of the Plan have the right to appeal that decision. You may submit an appeal if you believe that your claim was not administered in accordance with the rules, regulations, and policies of the IBEW Local 353 Benefit Plan.

Here are the 5 steps to submitting an appeal:

Step 1:

Be sure to check your benefit booklet to make sure that item that you believe should be covered is actually covered under the benefit plan. While the plan is very comprehensive, it doesn't cover everything medical related and there are maximum allowable expenses under some areas of the plan.

Canada Life issues an "explanation of benefits" for each claim they review. Reading your explanation of benefits may shed some light on why the claim was not paid (or not paid in full). You should act on any requests for further information Canada Life may have made.

If after reviewing your explanation of benefits and verifying coverage you still believe the claim should have been paid, contact Canada Life to appeal their decision directly. Canada Life does make administrative errors from time to time, and if they have made an error, they will correct it when brought to their attention. They also may decline a claim if not enough information has been provided. If you appeal and provide more information, they may reverse their decision without the need for a lengthier appeal process.

TEIBAS can also assist with straight forward claim processing errors, or assistance in understanding why your claim may have been denied. You can contact TEIBAS for assistance at 416-637-6789 or toll-free 1-800-267-0602 or email us at members@teibas.com. We are happy to assist you.

If after contacting TEIBAS and/or Canada Life and checking your coverage in the applicable benefit booklet, you are still not satisfied, then you can submit an appeal to the Board of Trustees of the IBEW Local 353 Trust Funds. For appeals that concern the interpretation of Trust Fund Plan document provisions or rules you can submit an appeal directly to the Board of Trustees without going through Canada Life. We encourage you to appeal as soon as possible.

Step 2:

If you have completed Step 1 and would still like to submit an appeal, you'll have to submit your appeal in writing and include a signed Consent to Disclose Personal Information Form (see attached) addressed to the Board of Trustees. You can mail or drop off your appeal in person to TEIBAS' offices at the following address:

TEIBAS

C/O Chief Executive Officer

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

Step 2 continued:

You can also email your appeal to members@teibas.com but as a reminder, email isn't considered a secure form of communication. If you want to email your appeal information please contact TEIBAS to arrange for an encrypted email link. Any IBEW Local 353 union office would also be happy to assist you in forwarding your appeal in confidence to TEIBAS.

IMPORTANT: Your written appeal must be received by TEIBAS within one year of the date of the benefit determination you are appealing. Late filed appeals may not be considered by the Board of Trustees.

Your written appeal needs to include:

- Your name, date of birth, and mailing address,
- Copies of any letters or explanation of benefits from the insurer (if applicable),
- Your explanation of the facts, and
- Why you think the declined claim should be approved based on the facts or what parts of the relevant Trust Fund documents that you feel have been misinterpreted or ignored.

Include all information that you feel will help your case when the Trustees are considering your appeal. Remember to complete and sign the Consent to Disclose Personal Information Form attached to this guide with your appeal.

Please note that the Board of Trustees cannot interpret medical documents. Please ensure that all medical is sent directly to Canada Life for their review. For appeals related to disability, this should include copies of all clinical notes from both your family doctor and specialists, results of any medical investigations, testing, lists of drugs prescribed and their dosages, and your doctor and specialist's opinion on your ability to work at your occupation, or any other occupation. If this type of information is received by TEIBAS, it will be forwarded to Canada Life for their review.

A reminder that the Trustees must apply the terms of all relevant Trust Fund documents and can't approve benefits that are outside of them. If your appeal is seeking benefits that are explicitly not provided for in the relevant Trust Fund documents your appeal will be denied by the Trustees.

Step 3:

We'll reach out to you if we have any questions regarding your appeal or if you need to provide additional information. Once the review is completed, your appeal will be forwarded to the IBEW Local 353 Board of Trustees' Benefits Committee (the Benefits Committee), outlining TEIBAS' review and analysis of the appeal. The Benefits Committee will review the interpretation and might discuss it with Canada Life, their Benefits' Consultant, or ask for a legal review. After this review, they will forward the appeal, along with any further information and a recommendation to the Board of Trustees for consideration.

Step 4:

The Board of Trustees will review your appeal, including any recommendations made by TEIBAS and/or the Benefits Committee. Once the Board of Trustees reaches a decision, they will notify TEIBAS to communicate the decision of your appeal including their reasons for the decision.

Step 5:

You will be notified in writing of the Board's decision, and the Board's decision is final.

NOTE: The Board of Trustees can't overrule adjudication decisions in respect of insured benefits. Insured benefits are life insurance, accidental death and dismemberment, out of province medical insurance, critical illness, Teladoc, the member assistance plan and certain long-term disability claims.

Questions about submitting an appeal?

You can email us at members@teibas.com 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 Health and Welfare, Supplementary Unemployment Benefit and Pension Plans (the Plans) 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

110 Sheppard Avenue East, Suite 705, Toronto, ON M2N 6Y8 | T: 416-637-6789 | TF: 1-800-267-0602 | F: 416-637-6790
E: members@teibas.com | MP: www.myteibas.com | www.teibas.com



Consent to Disclose Information to IBEW Local 353 Trustees & TEIBAS

This is to acknowledge a request has been made to allow communication to take place between and among the Trustees of the Local 353 IBEW Trust Funds, TEIBAS and Local Union employees, Trustee advisors and agents, any other representatives of the Trustees and the Trust Funds, and the Canada Life Assurance Company regarding my claim for (insert type of benefit or pension appeal) _____ benefits.

Canada Life's Privacy Guidelines and applicable laws recognize that organizations are responsible for the safeguarding of various types of information that may be contained in an individual's file, such as confidential information (medical or otherwise), information related to income, and/or benefit amounts.

On the basis of this responsibility, Canada Life and any of the other parties referenced above require written direction to allow information that may be considered personal, to be communicated to a person other than the claimant or their legal representative. Communication will be limited to matters related to the claim(s) for benefits. This authorization shall remain valid for the duration of my claim(s), including after commencement of litigation regarding my claim(s), or until otherwise revoked by me. A reproduction of this authorization shall be as valid as the original.

I consent to Canada Life Assurance Company communicating information including medical information that relates to my claim(s) for benefits to the Trustees of The Local 353 IBEW Trust Funds and further consent to my information including medical information being shared with any of the other parties referenced above for the purpose of assessing my eligibility for benefits.

Your signature

Date

Witness signature

Date

Witness name (please print)

protecting **your** future

110 Sheppard Avenue East, Suite 705, Toronto, Ontario M2N 6Y8 | tf: 1-800-267-0602 t: 416-637-6789 f: 416-637-6790

www.teibas.com