



**TEIBAS**  
Toronto **Electrical**  
Industry **Benefit**  
Administrative **Services**

**IBEW LOCAL**  
**353 TRUST FUNDS**

## HEARING THE CALL FROM MEMBERS

What do our members want to know?

FEBRUARY 2010



Based on the calls we receive every day, we've put together a list of your top 10 questions. Have a question that's not on our list? Give us a call or send an email to, [questions@teibas.com](mailto:questions@teibas.com).

### **Can I deduct my total pension contributions from my income tax?**

Pension contributions come directly from your employer. You don't pay income tax on contributions made for you to the IBEW Local 353 Pension Plan and therefore the contributions are not tax deductible. However, your personal RRSP contribution room is reduced by these pension contributions, which are reported on your T4 as a pension adjustment (PA).

The RRSP contribution limit for 2009 is 18 per cent of your 2008 earned income, to a maximum of \$21,000 minus your PA (plus any unused contribution room from previous years).

### **My benefit claim was denied and Great-West Life told me to call you.**

The most likely reason for your claim to be denied is that TEIBAS doesn't have your current address or the names of your dependants. If the information we have on our system doesn't match with the information on

*...continued inside*

the form, Great-West Life cannot process your claim. If you've recently moved or your family changed, be sure to notify TEIBAS immediately.

When you change your address, let TEIBAS know so that your benefits can be paid without delay and contribution and pension statements, along with other important information, arrives promptly.

### **My claim submitted electronically by my dentist was denied.**

Often the problem is the address the dentist has for you doesn't match the address we have on file. If you've recently updated your new address with TEIBAS, make sure your address has also been updated with your dentist.

### **Do we have special hospital coverage?**

The benefit plan does not cover the cost of private or semi-private rooms during hospital stays, but there are a few exceptions to this rule so contact TEIBAS or Great-West Life for details.

### **What happens when I reach my hour-bank maximum?**

In general, for every hour worked you receive one hour toward your hour bank balance. Each month 135 hours are deducted from your hour bank to cover the cost of health and welfare benefits. Monthly hours greater than 135 accumulate in your hour-bank account to a maximum of 1,620 hours, or the equivalent of 12 months of coverage. Hours beyond the maximum are used to improve the overall financial health of the benefit plan.

### **Will I qualify for retiree health and welfare benefits when I'm on pension?**

Although change can result from a vote by the membership, current plan rules provide that when you are fully retired you continue to receive valuable benefits at no cost to you. Fully retired means all of the following apply:

- you are 62 or older (or you are totally disabled and receiving a CPP/QPP disability pension) and
- you are receiving your IBEW Local 353 pension, and
- you are receiving a benefit from the IBEW International benefit fund, and
- you were covered under the IBEW Local 353 benefit plan at the time you retired, and
- you were covered under this plan for at least 36 of the 60 months immediately before you retired.

### **I've lost my drug card.**

Your IBEW Local 353 drug card provides on-the-spot processing of prescription drug claims at almost any pharmacy in Canada.

If your card is lost or misplaced, notify TEIBAS immediately. While you're waiting for a replacement card, which typically takes about four weeks, you can still submit claims for

**If your drug card is lost or misplaced, notify TEIBAS immediately.**

prescription drugs using paper forms, or you can download the card information from the Great-West Life Group Net site [www.greatwestlife.com](http://www.greatwestlife.com). Login to Group Net. Click the tab, “Forms & Cards” across the top of the page. Then download and print the form, “Paper Drug Card Claims” and take it with you to the pharmacy. The form will contain your ID number and the plan’s policy number—the information the pharmacist needs to submit your claim electronically.

### Can you help me make a change to my RRSP account?

Most IBEW 353 members have their RRSP account with Great-West Life Retirement Services. You can make changes, such as updating your investment choices or naming a new beneficiary, by calling them at 1-800-724-3402 or by going online at [www.grsaccess.com](http://www.grsaccess.com) and using the Access ID and password you received from Great-West Life shortly after you registered. These changes are made at no cost to you. If your RRSP account is with ScotiaMcLeod, please call 416-863-7777 or 1-800-387-9273.



### If my spouse also has a benefits plan, how should we file our claims?

By coordinating your claims, you and your spouse can file under both plans and may receive up to 100 per cent reimbursement. When coordinating your benefits, follow the order established by the insurance industry for submitting your claims.

Claims for you	Claims for your spouse	Claims for your children
<p>Submit to the IBEW Local 353 plan.</p> <p>If the plan doesn't cover all or any part of the amount, then submit the balance to your spouse's plan.</p>	<p>Submit to your spouse's plan.</p> <p>If the plan doesn't cover all or any part of the amount, then submit the balance to the IBEW Local 353 plan.</p>	<p>Submit to the plan of the parent whose birth date comes first in the year.</p> <p>If parents have the same birth date, first submit to the plan of the parent whose first name comes first in the alphabet.</p>

### Why do you need Trustee consent to retire with an unreduced pension at age 62?

If you retire before age 65 with an unreduced pension, the application to begin your pension must first be approved by the Trustees. The Trustees review the overall financial health of the plan to see if it's in a position to grant early pensions. If it is not, all members will be notified in advance.



## NEW ADDITIONS TO LIST OF DRUGS REQUIRING PRE-APPROVALS

The following drugs were recently added to the list of prescription drugs that require pre-approval for coverage under the IBEW Local 353 benefit plan.

The drug pre-approval program is designed to help:

- ensure that members who need certain drugs get them, and
- prevent the plan from paying for prescriptions that aren't appropriate.

If you require a drug that needs pre-approval, contact Equitus at 1-866-401-8323. For a complete list of the drugs requiring pre-approval, visit [www.teibas.com](http://www.teibas.com).

- **Adcirca** (for pulmonary arterial hypertension (PAH))
- **Cayston** (for cystic fibrosis)
- **Cimzia** (for rheumatoid arthritis)
- **Clolar** (for acute pediatric lymphoblastic leukemia)
- **Firmagon** (for advanced prostate cancer)
- **Omnitrope** (growth hormone for growth failure in children and growth deficiency in adults)
- **Simponi** (for rheumatoid arthritis, psoriatic arthritis and ankylosing spondylitis)
- **Soliris** (for paroxysmal nocturnal hemoglobinuria (PNH))
- **Tykerb** (for advanced breast cancer).

## NEW PENSION PAYMENT OPTIONS FOR JOINT AND SURVIVOR BENEFIT

The Trustees have recently added a “pop-up” option if you have a spouse when you retire. Under the new pension payment option, if the spouse dies before the member, the member's monthly pension amount increases to what he would have received if he had taken a life-time pension with a 10-year guarantee.

By law, if you have a spouse when you retire, you must choose a form of pension that continues to your spouse in the event of your death unless you and your spouse waive the spousal pension using the proper form. The amount that continues to your spouse must be at least equal to 60 per cent of your pension, but you can increase it to 100 per cent if you wish. Your pension is reduced to provide the spouse's pension. Under the “pop-up” option, you take a bigger reduction, but if your spouse dies before you, your pension will be increased to the amount you would have received if you had taken a lifetime pension with a 10-year guarantee.



# Circuit Breaker

Debunks popular myths about pension and benefit plans

**MYTH:** Your spouse and children are automatically entitled to health and welfare benefit coverage.

**THE REAL STORY:** The plan covers the married or common-law spouse of a member, but there is another important condition for eligibility: you must also be living together. This means that if you and your spouse are living apart, your spouse no longer qualifies for benefits.

According to the benefit plan, your eligible spouse is a person:

- to whom you are legally married and currently living with, or
- who is publicly presented as your common-law spouse, with whom you are currently living and who has been living with you in a conjugal relationship for at least 12 months.

Whether or not you have a spouse that qualifies, the plan also covers any child who is:

- your own or your spouse's natural or adopted child, stepchild and legal ward (if Trustees approve documentation) who are unmarried and any one of the following:
  - under age 21 and dependent on you for support (including the natural child of an unmarried dependent minor who lives with you and for whom you or your spouse is legally appointed guardian), or
  - under age 25 and studying full-time at an approved post-secondary institution, or
  - any age if disabled, dependent upon you for support, already covered before reaching age 21, never had a break in coverage and incapable of self-sustaining employment.



## SIGN-UP FOR EMAIL ALERTS

Email Alerts let you know when news is posted to the TEIBAS website so you'll be among the first to get the latest. This new timely service is free and registering is easy. Simply visit [www.teibas.com](http://www.teibas.com) and provide your name, ID number (it's on your drug card) and your email address. It takes seconds and you can unsubscribe at any time. The information you provide will only be used by TEIBAS to send alerts.

## PENSION STATEMENTS FOR 2009 TO BE MAILED NEXT MONTH

Your pension statement lets you know when you can retire and the pension earned to December 31, 2009. The statement provides essential information to help you plan for your retirement.

It's a requirement under the *Pension Benefits Act* of Ontario that you receive an annual pension statement. If you don't receive yours by the end of the month, be sure to call TEIBAS.

## YEAR-END RESULTS AVAILABLE IN MARCH

The performance of investment markets was significantly better in 2009 than in the previous year. The IBEW Local 353 Pension Plan investment results are being assessed and will be ready in March. Watch for your copy of the newsletter for details of the plan's 2009 investment returns.

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## MEMBERS OF THE IBEW LOCAL 353 TRUST FUNDS BOARD OF TRUSTEES

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### About this newsletter

This publication was prepared on behalf of the Trustees of the IBEW Local 353 Trust Funds. It provides summary information about the IBEW Local 353 Health and Welfare Plan and the IBEW Local 353 Pension Plan (registration number 0598235) in plain language. This publication is not intended to provide advice. If there is a 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 and the Pension Plan for active or retired members and their survivors and dependents.