

SEPTEMBER 2025

OVER the WIRE

1-800-268-3649

www.ebfa.ca

DID YOU KNOW?

- Unlike other pension plans, the Electrical Industry Pension Trust Fund of Alberta pays the monthly pension payment on the first working day of every month, instead of at the end of each month. Each monthly pension option is payable for the Plan Member's lifetime.
- The Pension Plan is a defined benefit pension plan funded entirely by employer contributions (employee contributions are not permitted).
- Plan Members can only transfer their Pension out of the Plan if they are under age 55 and have incurred a "Break in Service". A Break-in Service occurs on December 31st of a year and is defined as having less than 350 hours combined in two consecutive calendar years. A Break in Service Statement is mailed in March of the following year to those Plan Members who have incurred a Break in Service. Certain rules apply including that the funds have to be transferred to a "locked-in vehicle".
- Plan Members wishing to review their pension applications with the Fund Office prior to submission are recommended to set up a meeting with the pension department. This will allow ample time to review your application and accompanying documents. Call the pension department at 780-465-2882 and press 2 for pension to book an appointment.

Pension Benefit Increase

As you may recall, effective January 1, 2024 the Board of Trustees was pleased to implement a one time, 5% increase to all Pension benefits from the Pension Plan. The Board of Trustees has been carefully monitoring the impact of the 5% increase, the impact of the Electrical Industry Savings Plan which came into effect on January 1, 2022, as well as all other economic factors affecting the Pension Plan's financial position.

The Board of Trustees is extremely pleased to announce that the Fund remains in a solid financial situation. Therefore, effective January 1, 2025 for all Pension Plan participants, have received a one time, 6% increase in Pension benefits from the Pension Plan.

Specifically:

1. All Pensioners and Beneficiaries who are in receipt of a pension from the Pension Plan as of January 1, 2025, have received a 6% increase to their monthly gross pension benefit.
2. Plan Members not in receipt of a pension as of January 1, 2025, will see a 6% increase in their Normal Pension amount earned up to December 31, 2024.
3. Active Plan Members not in receipt of a pension will also earn 6% more pension for hours worked in 2025 and later years (Benefit Units increased from \$6.30 to \$6.68 per 100 Future Hours Credit).

Should you have any questions with regards to the above, please contact the Pension Services Team at the Fund Office.

Employee Benefit Funds Administration

HOURS OF OPERATION

Monday to Thursday 8:00 am to 4:30 pm

Friday 8:00 am to 3:30 pm





For those Plan Members residing in Alberta, the Plan coordinates benefit coverage with Alberta Blue Cross Coverage for Seniors. To ensure there is no disruption in benefit coverage, you are encouraged to enrol in the Alberta Blue Cross Coverage for Seniors at the earliest eligible date.

Through Alberta Blue Cross, the Government of Alberta provides seniors with premium-free coverage for prescription drugs and other health-related services not covered under the Alberta Health Care Insurance Plan (AHCIP).

- Alberta Blue Cross administers the Coverage for Seniors program and claims.
- AHCIP manages eligibility and registration for the Coverage for Seniors program.

When AHCIP records indicate an Albertan will be turning 65, a package is mailed to the address on their AHCIP file that includes information about programs and services for seniors including the Coverage for Seniors program.

- If your age has **not** been validated, this package will be mailed up to 6 months prior to your 65th birthday and include a letter asking you to submit a proof-of-age document so that Coverage for Seniors can be added to your AHCIP account.
- If your age has been validated, the package is mailed up to 3 months before your 65th birthday and Coverage for Seniors is automatically added to your AHCIP account on the first of the month following your 65th birthday, or on the first if your birthday is on the first.
- If you are within 6 months of your 65th birthday and you have not yet received a package, we encourage you to contact the AHCIP office at 780-427-1432 to help ensure that you are covered as soon as you are eligible.

For more information about the Coverage for Seniors program including how to contact AHCIP and how to verify your age, follow this link:

alberta.ca/coverage-for-seniors-program

Source: ©alberta.ca/coverage-for-seniors-program

EMPLOYEE ASSISTANCE PROGRAM – EAP

The EAP is a confidential personal counseling and wellness service for eligible Plan Members and their Dependents, provided through TELUS Health. No one, **including your employer**, will ever know that you have used the program unless you choose to tell them.

We are living in chaotic times surrounded by uncertainty. Solutions for your work, health and life are just a call away. Let us help navigate the stress by calling **1-877-207-8833**.

Support wellbeing

Stress, mental health concerns, grief and loss, crisis situations.

Manage relationships and family

Communication, separation/divorce, parenting.

Deal with workplace challenges

Stress, performance, work-life balance.

Tackle addictions

Alcohol, drugs, smoking cessation, gambling.

Find child and elder care resources

Child care, schooling, nursing/retirement homes.

Get legal advice

Family law, separation/divorce, custody.

Financial helpline support

Debt management, bankruptcy, retirement

Important Changes to *YOUR BENEFIT PLAN*



Paramedical Referrals

- Effective January 1, 2025 referrals will no longer be required for Physiotherapy, Chiropractic, Psychological, Osteopath, Naturopath, Podiatrist, Chiropodist, Christian Science Practitioner, Acupuncture, Massage Therapy, Speech Therapy, or Orthotics.

Please note:

- The Gait Analysis, Biomechanical Examination Results, and the description of how the orthotic inserts were made including the Casting Technique are still required for Orthotics.
- Referrals are still required for all paramedical services performed prior to January 1, 2025.
- Referrals are still required for Durable Medical Equipment, Aids and Prostheses regardless of the date the expense is incurred.

Vaccines

- While serums and vaccines are generally not covered under the Plan, effective January 1, 2025 the following vaccines are covered through the Prescription Drug Benefit, each with a lifetime maximum of \$500.00
 - Shingrix
 - Arexvy
 - Abrysvo

Registered Social Worker

- Effective January 1, 2025 Registered Social Workers have been added to the approved list of psychological service providers (subject to the terms of the Plan).

Vision Coverage

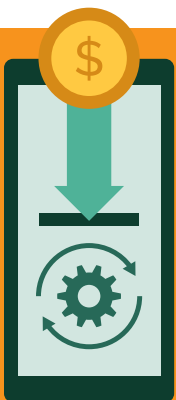
- Effective July 1, 2025, Plan Members aged 65 and over who are not covered through the Years-of-Service Bank Benefit, will now have the option to include the Vision Care Benefit in their self-payment plan.
- This is a one-time opportunity. Once you elect to have the Vision Care Benefit you will not be permitted to switch to the No Vision coverage unless you become eligible for coverage through hours.
- Plan Members aged 65 and over who are covered through the Years-of-Service Bank Benefit have the Vision Care Benefit included in the Plan.

Information Request - 30 Day Deadline

- If you receive an Information Request asking for more detail to adjudicate your claim you must provide the requested information within 30 days of date shown on the Explanation of Benefits. As with all other claim submission deadlines, if you do not provide the requested information in the time required it will result in a denial of the claim for benefits.

Services Performed by Family Members – Not Eligible For Reimbursement

- Services of a practitioner who is the spouse, child, sibling, or parent of the Plan Member or of the Plan Member's spouse will be ineligible for reimbursement.
- Services of a practitioner who ordinarily resides in the same house as the Plan Member will be ineligible for reimbursement.



You Asked, We Listened. Direct Deposit *NOW AVAILABLE.*

- Tired of waiting for your money? Would you like to receive your claim reimbursement faster? Then wait no more!
- We are excited to announce direct deposit for claim reimbursements is now available for Plan Members and Service Providers.
- EFT Forms are available on the website or at the Fund Office. Complete the form once and you are done! Don't delay. Sign up today.

Help us
help you
get your
money
faster!

Is your contact
information
up to date?





The Electrical Industry Education Trust Fund of Alberta

There is a lot happening at the Electrical Industry Training Centres of Alberta (EITCA)!

The EITCA is excited to announce an increase in delivery of all levels of *EITCA Apprenticeship Programs*:

- Since January 2023, we have delivered 7 intakes of the *EITCA 2nd Period Apprenticeship Program*.
- The inaugural *EITCA 3rd Period Apprenticeship Program* is scheduled to be delivered in January 2026, followed by April and September intakes.
- By the 2026/2027 academic year, the EITCA will be offering all four periods of electrician apprenticeship.

Please follow the EITCA website for scheduling, and please contact the EITCA Training Administration staff directly for apprenticeship questions and registration.

The increase in apprenticeship intakes will involve a new schedule for 2026 that will include some changes to our existing programs:

- The *PACT Program* will be offered in two intakes annually in January and April.
- The *EITCA 2nd, 3rd, and 4th Period Apprenticeship Programs* will be offered in three intakes annually (typically January, April, and September).
- The inaugural *EITCA 1st Period Apprenticeship Program* will be offered in September of 2026 with one intake offered annually. Schedules will be posted on the *EITCA website*.

EITCA Continuing Education courses will be available for the IBEW Local Union 424 Membership and as apprenticeship support with updated and enhanced courses such as Motor Control, Fire Alarm, and Red Seal Prep.

As the EITCA grows we will be adopting new policies regarding eligibility for Education Benefits and Accommodation Assistance. For example, with respect to the *EITCA Apprenticeship Programs*, a new *Withdrawal Policy* will be applied. Please follow the EITCA website for more information about such policies and please contact EITCA Training Administration staff directly if you require further information.

IBEW 424 Members have benefitted by attending several approved courses through the Electrical Contractors Association of Alberta (ECAA). The EITCA boasts a strengthened partnership with the ECAA and is proud to announce the delivery of select ECAA courses on site at our Edmonton Training Centres, including the highly demanded Red Seal Prep course.

We would like to highlight our strong relationships with Klein, Milwaukee, Ideal, and South Wire. We thank these organizations for generously supporting the EITCA. Klein tools and Milwaukee toolkits are available for purchase on site at the Main Training Center.

Lastly, a special thank you to the IBEW Local Union 424 Membership. Thank you for supporting the EITCA and for continuing to entrust us with your training and education. Please contact us directly if you require continuing education, apprenticeship, or safety certification training or if you have any questions about anything set out above.

This bulletin provides summary information about the Electrical Industry Insurance Benefit Trust Fund of Alberta, the Electrical Industry Pension Trust Fund of Alberta (registration no. 0383224), and the Electrical Industry Education Trust Fund of Alberta in simple terms. It is not intended to be complete or comprehensive, or to provide legal, financial or medical advice. If there is a conflict between this newsletter and the terms that govern the plans (including in any plan text, trust agreement, insurance contract or policy), the terms that govern the plans will apply in all cases. Each of the plans is administered by a Board of Trustees, c/o Employee Benefit Funds Administration Ltd. (EBFA). You can contact EBFA for more information about the plans and your entitlements under those plans.



4211 - 95th Street NW
Edmonton, Alberta
T6E 5R6

www.ebfa.ca
1 - 800 - 268 - 3649