



Season's Greetings From TEIBAS

As the New Year approaches and we make our New Year's Resolutions, we'll be looking at tips on how to beat the winter blues and checking out some of the terrific Lifespeak videos under the myhealth tab on myteibas.com. Be sure to enter the Watch & Win contest to be entered in the draw for a \$100 e-Mastercard.

We are pleased to announce a new feature on myteibas.com for active members and pre-apprentices that teaches the basics about financial literacy. We noticed that about 70% of incoming RRSP contributions were withdrawn by members each year and the Trustees wanted to provide the membership with a foundation in financial basics like spending, saving and budgeting. We partnered with a great technology firm and designed an easy-to-use and fun game that is accessible on our secure member portal. Be sure to check it out and test yourself on your personal finance knowledge.

A second teletown hall was held for active members of the plan to provide feedback and input to the Trustees as to the kinds of health and welfare benefit improvements they would like to see at the 2018 Special Called Meeting. The response was overwhelmingly supportive of the benefits we currently offer and it was a fantastic opportunity to canvass the members on areas of the plan that could be improved.

Pension Plan Actuary Cameron Hunter advised that he is not recommending any changes to the pension plan this year, focussing on paying down the deficit with a view to completing the \$0.86 payments until the shortfall is gone.

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On behalf of the Board of Trustees and TEIBAS, we wish every member of IBEW Local 353 a safe and happy holiday season.



TEIBAS Holiday Office Hours

Monday	Tuesday	Wednesday	Thursday	Friday
Dec. 18, 2017 7:30 am - 4:30 pm	Dec. 19, 2017 7:30 am - 4:30 pm	Dec. 20, 2017 7:30 am - 4:30 pm	Dec. 21, 2017 7:30 am - 4:30 pm	Dec. 22, 2017 CLOSED
Dec. 25, 2017 CLOSED	Dec. 26, 2017 CLOSED	Dec. 27, 2017 7:30 am - 4:30 pm	Dec. 28, 2017 7:30 am - 4:30 pm	Dec. 29, 2017 7:30 am-11:30am
January 1, 2018 CLOSED	January 2, 2018 7:30 am - 4:30 pm	January 3, 2018 7:30 am - 4:30 pm	January 4, 2018 7:30 am - 4:30 pm	January 5, 2018 7:30 am - 4:30 pm

Innovation at TEIBAS

The Road to Financial Literacy

TFSA, RRSP, savings accounts, are just a few terms in today's complex financial world. Understanding the financial basics can go a long way in helping to create a healthy financial plan.

Helping our members develop financial literacy skills is why TEIBAS is proud to introduce the Financial Literacy Tool. Members can now participate in a simple and fun interactive game that not only introduces key financial terms, but helps members understand how daily expenses can impact their overall financial health and future.

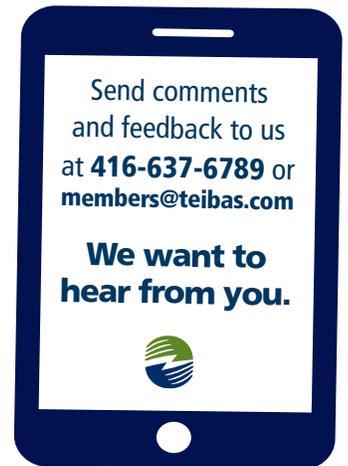
A better understanding of financial literacy provides the tools to help manage your day-to-day spending habits. Login to myteibas.com and get started on the road to financial literacy.



Teletown Hall

On October 25, 2017 we conducted our second Teletown Hall. Members were able to listen and participate in providing important feedback about the IBEW Local 353 pension and benefits plan.

Results from our live polling showed that an overwhelming number of members are satisfied with the benefits currently provided. We are aware that members do ask for benefit improvements from time to time and it's important that we hear from you to ensure that our plan continues to meet the needs of our members. Trustees consider the suggestions made by members very carefully, keeping in mind costs, emerging trends and demographic changes in the membership.



Watch & Win Contest

From December 2017 to January 2018, LifeSpeak's video series will focus on Lifestyle Management. Watch, listen, and participate in a variety of topics such as how to prevent, recognize and manage stress, simple exercise tips, and how to make good nutrition part of your workday.

Visit myteibas.com, click **myHealth** and enter the **Watch & Win Contest** for your chance to win a **\$100 e-Mastercard** (*online purchases*) from **Dec.1, 2017 - Jan. 31, 2018.**

Your LifeSpeak library carries these topics and much more by logging into myteibas.com from your smartphone, laptop or tablet.

December 2017 Wellness Month	January 2018 Integrate to Feel Great	February 2018 Heart Month	March 2018 Finances and Retirement
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Beat the Winter Blues

Winter has arrived and we prepare by putting on winter tires on our car and ensuring we have proper winter clothes. The holiday season, with its longer nights and shorter days, can be stressful and for some, this can lead to depression and seasonal affective disorder (SAD). That's why it is important to continue to maintain a positive attitude, eat healthy and participate in both physical and mental activities throughout the winter season.

In the winter months, going for a walk outdoors during the day, or playing a musical instrument, playing board games with family and friends are types of activities that can keep you active and stimulate the brain.

Here are some ideas for staying active during the winter months:

- Volunteer
- Listen to music
- Go to a concert
- Take up a hobby
- Visit a local attraction such as a museum or hockey game
- Participate in an outdoor activity like skating, skiing and tobogganing
- Take a day trip
- Visit family and friends

Explore the support services available to you and your family by visiting www.workhealthlife.com or place a confidential call to Shepell Care Access Centre **1-800-387-4765**.



Upcoming Seminars at South Union Hall

TEIBAS offers seminars throughout the year that focus on educating members on their pension and benefits.

- **January 27, 2018** - Pre-Retirement Seminar
- **March 3, 2018** - Active Member Pension & Benefit Seminar
- **May 5, 2018** – Pre-Retirement Seminar

Register today

Seating is limited, so please call us at **416-637-6789** or email us at members@teibas.com. Saturday morning seminars are held from 9-11:30 am



From expert second opinions to help finding the best local physician,

Best Doctors has you covered.

As a Best Doctors member, you and your eligible dependants have access to the Best Doctors database of certified expert physicians in over 450 specialties and subspecialties, including internal and family medicine, cardiology, neurology and many more. If you would like your diagnosis and/or treatment plan reviewed by a carefully selected expert, or would like help finding a local physician, Best Doctors can help.

Of the I.B.E.W Local 353 medical cases reviewed, Best Doctors corrected or refined 55% of diagnoses and 91% of treatment plans. We bring together the best medical minds in the world to help you navigate through the complex and often restrictive health care system-helping you get the right diagnosis, the right treatment and the peace of mind you deserve.



Corrected or refined diagnosis



Corrected or refined treatment

WE WANT TO HEAR FROM YOU!

Do you have a question for us?

Contact us at 416-637-6789 or by email at members@teibas.com

Examples of recent questions:

What will happen to my dependent benefit coverage when OHIP+ takes effect?

Effective January 1st, 2018, Ontarians age 24 and under (living in Ontario) will be eligible for drug coverage under the Ontario Drug Formulary with no co-payments or deductibles as part of the OHIP+ program.

All Ontario youth will be eligible for the program, regardless of family income. More than 4,400 drug products will be available through the OHIP+.

When you visit your local pharmacy with a prescription, your pharmacist will automatically claim the expense against OHIP+ to confirm eligibility. If the prescription is not eligible under OHIP+, the prescription may be eligible under the IBEW Local 353 group benefit plan.

******As of the publication date of this newsletter, details were still forthcoming from the Ontario government on how OHIP+ will be administered and how it may impact benefit plans such as ours. Be sure to visit myteibas.com for updates.***

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TEIBAS

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Year-End Reminder Checklist

- Submit outstanding benefit claims to Great-West Life
- Sign up for an upcoming TEIBAS seminar
- Review Quarterly Contribution Statements
- Watch a LifeSpeak video available at myteibas.com
- Log into myteibas.com to review personal information on file, such as home address and beneficiaries.

About this bulletin

This bulletin 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 Plan and the IBEW 353 Pension Plan (registration number 0598235) 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, the Pension Plan, and the SUB Plan for active and retired members, and their survivors and dependants.



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