



IBEW LOCAL 353

Pension & Benefit Plans



protecting
your **FUTURE**

DECEMBER 2014

Best Wishes for a Happy Holiday Season from the Board of Trustees and TEIBAS

As we approach the holiday season, it is a great time to reflect on the year we have had, especially since the IBEW Local 353 Pension and Benefit Plans continue to improve.

This year, members of Local 353 welcomed over 130 new children to their families, 700 new members joined our benefit plan and 120 members retired. Our paramedical services expanded to include dietitians and social workers, and our group life and accident insurance increased to \$100,000 for active members.

Seminars were held at the South Union Hall to educate plan members about the valuable pension and benefits offered by IBEW Local 353 and will continue to be offered next year. Be sure to attend our Wellness Fair, which will be held in February at the IBEW 353 South Union Hall.

In the new year, we will unveil our new website, myTEIBAS.com to all active plan members. We're really excited to enhance our members' online experiences with TEIBAS and this new website will give active plan members access to their pension statement and contribution statements.



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

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Sign Up for Our eNewsletter

If you would like to receive our newsletter electronically, please email members@teibas.com or call 416-637-6789

TEIBAS Holiday Hours

Monday	Tuesday	Wednesday	Thursday	Friday
DECEMBER 22, 2014 8:30 am - 4:30 pm	DECEMBER 23, 2014 8:30 am - 4:30 pm	DECEMBER 24, 2014 CLOSED	DECEMBER 25, 2014 CLOSED	DECEMBER 26, 2014 CLOSED
DECEMBER 29, 2014 8:30 am - 4:30 pm	DECEMBER 30, 2014 8:30 am - 4:30 pm	DECEMBER 31, 2014 8:30 am - 12:30 pm	JANUARY 1, 2015 CLOSED	JANUARY 2, 2015 8:30 am - 4:30 pm

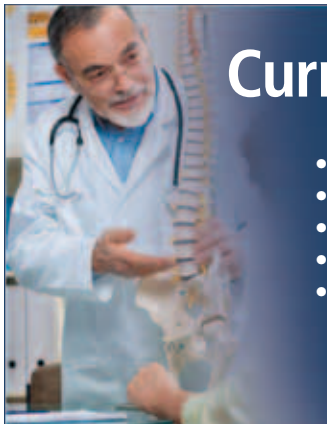
\$2,000 for Paramedical Services

As 2014 comes to an end, we want to remind you to take advantage of your great benefit plan. Your paramedical services coverage has a maximum of \$2,000 per calendar year, per person, for all the paramedical services combined. This means you can claim any combination of registered paramedical practitioners up to \$2,000. This year's window closes **December 31, 2014**.

Before incurring any expense, you may want to confirm the reasonable and customary charge for each service with Great-West Life. This is the maximum Great-West Life will reimburse.

You can submit your claims by mail (the address is located on the Healthcare Expense Form) or, through Groupnet for Plan members (groupnet.greatwestlife.com).

To check your remaining 2014 paramedical services balance, call Great-West Life at 1-800-957-9777 or log onto Groupnet for Plan Members (groupnet.greatwestlife.com).



Current Paramedical Services Practitioners

- Acupuncture
- Chiroprapist
- Chiropractor
- Christian Science Practitioner
- Clinical Psychologist
- Dieticians
- Homeopath
- Intensive Behavioural Intervention (IBI)
- Massage Therapist
- Naturopath
- Osteopath
- Physiotherapist
- Podiatrist
- Social Worker
- Speech Therapist

Don't Worry, Be Happy!

Here are some helpful tips for dealing with holiday stress:

1. Be realistic. Take a hard look at the expectations for your holiday celebrations. We all build up images of how a great family event should be. These events do not have to be perfect. Don't try to recreate a mirror image of some past event or live up to someone else's idea of a perfect get-together.
2. It's okay to ask others for help if you are feeling overwhelmed or unable to meet your goals.
3. Try to stay healthy. Get plenty of sleep, drink lots of water, get fresh air, eat more vegetables and incorporate regular physical activity into each day.
4. Find time to relax and read a book or put your feet up, take a break and listen to some music.

Retiree Benefit Payment Confirmation

Ensuring that we have the most up to date information is important to us.

We've recently sent all retirees a mailing requesting confirmation about pension benefit payments and designated beneficiaries.

Please complete the form and return to TEIBAS in the postage-paid self-addressed envelope.

If you have not received our letter by December 31, 2014, please contact TEIBAS.

Take Care of Yourself Over the Holiday Season

If you have had a difficult year and have lost a loved one, experienced a separation or divorce, or lost your job, the holiday season can be tough to get through, especially if you're trying to maintain family traditions.

If you are feeling "blue" or you cannot bring yourself out of a "down" or dark mood, it could be a sign of depression. But don't worry, you can get help. Recognizing and understanding the signs of depression is the first step to changing your life.

Some symptoms may include:

- Feelings of extreme sadness or irritability
- Changes in sleep patterns
- Changes in weight or appetite
- Aches and pains
- Fatigue or loss of energy
- Difficulty concentrating
- Intense anxiety
- Feelings of guilt
- Excessive crying
- Thoughts of suicide

With the holidays quickly approaching, your Member Assistance Program is a valuable resource if you find yourself under increased stress during this time.

If you or a loved one is experiencing any of these symptoms, seek professional help.

Call your Member Assistance Program at 1-800-387-4765 or visit www.workhealthlife.com.

In an emergency call 911 or your crisis line. Remember, you are not alone!



Wellness Fair



**Saturday,
February 21, 2015
11 am - 3 pm**

**IBEW 353 South Union Hall
1377 Lawrence Ave. East,
Toronto M3A 3P8**

Join us and enjoy a healthy lunch from Foodshare

Door Prizes, Lunch & Information!



To register, call us at 416-637-6789
or email wellnessfair@teibas.com

Free information from *Great-West Life, Best Doctors, Member Assistance Program* and many more!

Upcoming 2015 Seminars

A top priority at TEIBAS is to provide you with timely and accurate information about your pension and benefits. We want to help you make informed decisions about your IBEW Local 353 Group Benefit Plan and Pension Plan.

If you are planning to retire within the next six months or have questions about your benefit plan, please join us at the IBEW Local 353 South Union Hall located at 1377 Lawrence Ave East, on the following dates:

**MARCH 7, 2015
BENEFIT INFORMATION SEMINAR**

**APRIL 11, 2015
PRE-RETIREMENT SEMINAR**

**MAY 23, 2015
RETIREE INFORMATION SEMINAR**

Please RSVP by contacting TEIBAS at 416-637-6789. Seating is limited

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:

How do I find out if a particular drug is covered?

Contact Great-West Life at 1-800-957-9777 and provide the Drug Identification Number.

What is a reasonable and customary charge?

This is the amount Great-West Life pays for services and supplies, like registered massage therapy, chiropractor, dental procedures, prescription drugs, etc. Check with Great-West Life to confirm these amounts before receiving treatment to avoid out of pocket expenses.

How long do I have to submit my claims?

Your claims must be submitted to Great-West Life **no later than 1 year from the claim date.**



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TEIBAS

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

Mailing Address:

705 – 110 Sheppard Ave. East, Toronto, ON, M2N 6Y8

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.

