



IBEW LOCAL 353

Pension & Benefit Plans

protecting
your FUTURE

SEPTEMBER 2018

STRENGTH IN NUMBERS

Marking IBEW Local 353's 115th anniversary this year, we are especially proud of our history in serving the members of the IBEW Local 353. The benefit plan began in 1959 when the collective agreement first provided for a benefits contribution of 5 cents per hour, allowing members to have life insurance, accidental death benefits, short-term disability, chiropractic and dental coverage. Our pension plan followed in 1979, generating yields as high as 20% in the 1980's. TEIBAS was established in 1990 to provide cost effective pension and benefit administration services. With its joint board of half IBEW Local 353 representatives and half participating contractor representatives, the Trustees focus on investments and member service have made our plan an industry leader. We crossed the \$1 billion threshold in January of 2013 and I'm pleased to report that in just over five years, we have now surpassed \$1.7 billion in the pension fund.

Multi-employer pension plans like ours provide great efficiencies and excellent benefits for workers. By spreading the funding risk over more than 500 employers, our plan funding is stable and delinquencies are closely monitored and kept to a minimum.

Working union provides access to pension and health and welfare benefits that are simply not available to non-union workers. Whether you are an apprentice who entered through the JAC or you signed a union card to bring the IBEW to your workplace, you and your family can reap the benefits of your plan membership throughout your life. We are proud to play our part in providing you with these benefits while you work so hard to build this amazing city, province and country!

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MYTEIBAS.COM WINNER

Congratulations to member Trevor Haid who won a \$100 Canadian Tire gift card by signing up for myteibas.com.

Access myteibas.com today to view your pension and benefits information such as your most recent pension statement and contribution statement.



REMINDER - STUDENT ELIGIBILITY

Dependents between the ages of 21 and 25 attending an accredited post-secondary institution full-time must submit proof of enrolment to maintain benefit coverage.

In order to continue benefit coverage as a student, you must complete a "Declaration of Attendance at a Post-Secondary Institution" form or provide

TEIBAS with an official proof of enrolment letter from the post-secondary institution. Proof must confirm that your child is enrolled on a full-time basis and must be submitted at the beginning of each semester or school year. Be sure to advise TEIBAS when or if your child's school status changes.

UPCOMING SEMINARS AT SOUTH UNION HALL

- **Active Member Benefit Seminar** - November 3, 2018
- **Pre-Retirement Seminar**
Age: 60+ yrs. - November 24, 2018

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

MAINTAINING BENEFIT COVERAGE DURING LEAVES OF ABSENCE

Recent legislative changes provide for a number of leaves under the *Ontario Employment Standards Act (ESA)* that allow for members to take time off work after the birth of child, to care for sick family members, to be an organ donor and a variety of other unexpected situations.

You should notify both your employer and the IBEW Local 353 at least 2 weeks before your leave begins. Leaves are unpaid, but you may be eligible for continued group benefits coverage and earn pension credits from the IBEW Local 353 pension plan.

To qualify for continued benefits and pension credits you must be working and in benefits before the leave begins. For more information visit myteibas.com/mybenefits/leaves or contact TEIBAS prior to taking a leave.

Pregnancy and Parental Leave

Pregnant members can take up to 17 weeks of unpaid time off work. Parental leave can extend pregnancy leave up to 61 weeks. If the birth mother does not take full parental leave, the other parent may take up to 63 weeks parental leave

If your doctor recommends early leave as a result of your pregnancy, you must inform the IBEW Local 353 as you may be eligible for additional benefits under the short-term disability program.

Family Caregiver Leave

Family caregiver leave is an unpaid, job-protected leave of up to 8 weeks per calendar year to care for certain family members that have a serious medical condition. Eligible family members include spouses, children, step-children, siblings and grandparents.

Critical Illness Leave

Critical illness leave is unpaid, job-protected leave of absence of up to 37 weeks in relation to a critically ill minor child, or 17 weeks in relation to a critically ill adult within a 52-week period.

The chart below reflects the various leaves available under the *Ontario Employment Standards Act (ESA)* and available benefit programs under the IBEW Local 353:

Leave Type	Pregnancy Parental	Family Caregiver	Family Medical	Critical Illness (Child or Adult)	Organ Donor	Child Death	Crime-related child disappearance	Domestic or sexual violence	Personal emergency	Reservist
Health & Welfare Credit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Pension Credit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
SUB Credit	✓	✓	✓	✓	-	-	-	-	-	-



Prior Authorization Drug Program

Effective this October, the health and welfare plan will be using the FACET program to provide prior authorization on expensive and specialty medications. FACET is an independent prior authorization program that has been developed by licensed clinical pharmacists who are completely independent of the trust fund, pharmaceutical manufacturers, pharmacies and Great-West Life.

If a prescribed drug requires prior authorization, your specialist or pharmacist will provide you with the necessary forms to be completed. Members or dependents on an existing prior-authorization drug will now have their claims reviewed by FACET.

The FACET team will use objective, evidence-based criteria to review the underlying medical condition in depth before a decision is rendered on which (if any) medication would be covered under the Benefit Plan.

SEPTEMBER IS PROSTATE CANCER AWARENESS MONTH

It is estimated that one in seven Canadian men will at some point develop prostate cancer, making it the most commonly diagnosed cancer in men. It is one of the leading causes of cancer death among men.

Risk factors for prostate cancer such as age, ethnicity, and the family history cannot be controlled. Being aware of the early symptoms of prostate cancer and having an annual checkup of your prostate can be effective measures in fighting the early onset stages of prostate cancer.

Some signs of prostate cancer include frequent urges to urinate, difficulty commencing and maintaining urination, blood in the urine and difficulty achieving or maintaining an erection. Prostate cancer can often be found early using a combination of testing that includes both

digital rectal exam (DRE) and a simple blood test called prostate-specific antigen (PSA) test. A DRE is performed by a physician checking your prostate. A PSA test is a simple blood test that measures the amount of prostate-specific antigen in your blood.

PSA test fees incurred by members are eligible expenses that can be claimed under the IBEW Local 353 benefit plan.

Early detection of prostate cancer results in close to 100% survival rate.

To view a variety of videos that focus on men's health topics including prostate cancer, log into myteibas.com/myhealth

BEST DOCTORS - TOM'S STORY

A diagnosis of prostate cancer came as a complete shock to Tom. Best Doctors helped Tom decide between two treatment options.

When Tom's cancer was diagnosed following a routine blood test and a biopsy examination, his local urologist recommended surgery to remove the prostate gland. However, a local oncologist thought radiation treatment would be more appropriate. Unable to decide which route to follow, Tom wanted to know about alternative treatments, so he called Best Doctors for their advice.

The expert consulted in Tom's case advised that surgery was not appropriate as it was unlikely that the tumor could be completely removed. He suggested hormone therapy, followed by external beam radiation as the most appropriate treatment strategy. Given the location of the cancer, he believed that Tom was not a candidate for seed

(internal radiation) therapy. The results of the blood tests and a biopsy examination favoured the use of hormonal therapy to enhance the effectiveness of the radiation therapy. Strikingly, the Best Doctors expert also considered that Tom had a potentially curable condition following the recommended treatment guidelines. Tom confirmed that this treatment strategy matched that given by his local oncologist and elected for hormone and radiation therapy, rather than surgery. He was delighted with the Best Doctors service.

For more information visit bestdoctors.com/canada or call 1-877-419-2378.

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OHIP+ CHANGES

On June 30, 2018, the newly elected Ontario government announced that amendments would be made to OHIP+ program that was originally introduced January 1, 2018. Currently, OHIP+ is the first payor for eligible prescription drugs for youths under age 25.

Late this fall, OHIP+ will become the second payor for Ontario youth under the age of 25 who already have drug coverage through a private drug benefit plan, such as ours. Members and dependents under age 25 who are not covered under our plan or similar plan will continue to have access to the OHIP+ program.

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:

My dentist submitted a claim for crown work I recently had done. Why wasn't the claim fully paid?

The IBEW Local 353 benefit plan provides major dental coverage of up to 75%. Major dental work includes, but is not limited to, initial crowns, repairs to crowns, and bridge replacement.

Before incurring large expenses or beginning treatment, ask your medical or dental service provider to complete a cost estimate or treatment plan and submit it to Great-West Life. It is recommended that an estimate or treatment plan be submitted before purchasing products or having treatment that will cost \$200 or more. Great-West Life will calculate the benefits payable for the proposed expense, so you will know in advance the approximate portion of costs that you will have to pay.

All expenses are limited to reasonable and customary costs established by Great-West Life.

What is reasonable and customary charge?

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

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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 IBEW Local 353 Health and Welfare Plan, the IBEW 353 Pension Plan (registration number 0598235) and the IBEW Local 353 SUB Plan 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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