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TEIBAS Wellness Fair



Save the date!

Join us for a fun and informational Powering You Forward — Wellness Fair on **Saturday, October 14th from 9:00 a.m. to 1:00 p.m.** at the IBEW Local 353 South Union Hall located at 1377 Lawrence Avenue East, Toronto.

Our Wellness Fair is a one stop shop for all your wellness needs and interests, whether they are physical, mental, or financial. Discover information that is tailored to you, our IBEW Local 353 members. Ask questions and get guidance on a wide variety of topics such as; your pension and benefit plans, your group RRSP, healthy eating, financial wellness and

many more! During the fair we are having short workshops on financial and physical wellness topics.

You can also book an in-person retirement planning session. Feel free to book in advance at members@teibas.com, otherwise members will be booked on a first come, first served basis at the Wellness Fair. If you'd like to RSVP in advance, send us an email at members@teibas.com. Hope to see you there!

Remember, TEIBAS regularly offers webinars on how to become retirement ready, and how your pension and benefits plans work. They're a great way to find out how to plan for retirement and how to keep your retiree benefit coverage in force. Sign-up today by emailing members@teibas.com.



TEIBAS TIP: Save your drug card to your phone

If you register or have registered for Canada Life's GroupNet app, you can download your drug card and save it to your smartphone's wallet. The GroupNet app is an easy way to submit claims, review your claims history and more!

Visit my.canadalife.com/sign-in to register for an online account (if you haven't already done so), then visit your mobile device's app store to download Canada Life's GroupNet app and remember to save your drug card to your phone. You'll be glad you did!

Save the date!



Financial Wellness Webinars

Estate Planning by Sanjay Chadha CPA Canada - Thurs. Sept. 21st @ 7:00 p.m.

TEIBAS Wellness Fair

Powering you Forward — Sat. Oct. 14th from 9:00 a.m. to 1:00 p.m. at the IBEW Local 353 South Union Hall.

TEIBAS Member Webinars

Pension & Benefits Webinar - Wed. Sept. 27th @ 7:00 p.m.

Pre-Retirement Webinar - Thurs. Sept. 28 @ 7:00 p.m.

Pension & Benefits Webinar - Weds. Oct. 25th @ 7:00 p.m.

Pre-Retirement Webinar - Thurs. Oct. 26th @ 7:00 p.m.

Email members@teibas.com to register for any of the above webinars or the Wellness Fair.

Disability Benefits



Did you know? If you're ill or injured and unable to work, you might be eligible for disability benefits under the IBEW Local 353 Benefit Plan. You should apply for Workplace Safety and Insurance Board (WSIB) benefits as well if you believe your injury or illness is work related.

Disability benefits provide eligible members of IBEW Local 353 with partial income replacement while they are recovering from an injury or illness and are unable to work. If approved, short-term disability (STD) benefits are equal to 75% of your weekly earnings, to a maximum of **\$750** per week (less applicable taxes), and are payable for up to 26 weeks. STD benefits are paid on a weekly basis.

Injuries suffered in a motor vehicle accident (MVA) are covered by your motor vehicle insurance company, not the IBEW Local 353 Benefit Plan. It's important to review and increase your MVA benefits if they are only the statutory minimum.

How do I apply for Disability Benefits?

If you are ill or injured and unable to work, make sure you contact the IBEW Local 353 Union Hall at **416-510-3530** and ask for the Disability Application Form. Remember, to receive disability benefits you must follow these three steps:

1. See a Medical Doctor!

To qualify for disability benefits under the IBEW Local 353 Benefit Plan, you must see a doctor or chiropractor. Don't delay. You must see a doctor or chiropractor within the first day for an accident, or not later than the eighth day for illness or injury. If you don't see a doctor within these time periods, your first day will be counted from the date of the doctor's visit, meaning you may lose some benefits you otherwise would have been entitled to. If you are being treated by a chiropractor instead of a medical doctor, benefits can only be paid for a maximum of four weeks.

2. Contact the IBEW Local 353 Union Hall at 416-510-3530

Tell the IBEW Local 353 Union Hall as soon as possible that you're sick or injured. Even if you don't have all the information you need to complete an application, alerting the union will help get things rolling. They will be able to provide you with the forms to complete, and also provide Canada Life with some of the information they need to open your claim. This will help ensure disability payments start as soon as possible if you're eligible.

3. Apply for Benefits

To be eligible for disability benefits you must be unable to work at your job due to illness or injury and must have worked within 91 days of your disability and have earned at least 100 bank hours in the 180 days immediately before the day your disability began. Ask the IBEW Local 353 Union Hall for a disability claim form. All completed forms and required documents are to be returned to the IBEW Local 353 Union Hall.

To learn more about your disability benefits, visit myteibas.com and read your Benefit Plan booklet.

What's New?



New teibas.com!

Earlier in the summer we launched a new teibas.com! Take a tour of the new website and check out the new member library with factsheets on your pension, benefit, and SUB plans. There's also a new member Frequently Asked Questions (FAQ) page. If you're looking for something on the website and can't find it, use the search bar located on the top right of the website.



TEIBAS TIP: We post monthly articles on your pension and benefit plans, as well as financial wellness topics on our blog, TEIBAS' The Wire.

As always, we want to hear from you! If you have any questions, comments, or suggestions, feel free to email us at members@teibas.com or give us a call at **416-637-6789** or toll-free at **1-800-267-0602**.

Financial Wellness Corner



Estate Planning

Join us for our final Financial Wellness webinar for the year on Estate Planning. Sanjay Chadha from CPA Canada will cover an introduction to estate planning on **Thursday, September 21st at 7:00 p.m.** Sanjay will cover topics such as what a beneficiary means, what a will is, making a will, choosing an executor, and making a list for your executor. Remember to always consult with an estate planning lawyer, as they can help you make the plan that is best for you.

Did you know? Your Telus Health (formerly LifeWorks), Member Assistance Program (MAP) also provides information on wills and estate planning including tips and planning toolkits. Why not start your estate planning now to protect your wishes and your assets.

Visit login.lifeworks.com and click on **Support & Resources\Legal Issues**. To login use the IBEW Local 353 | **Username: canadalive | Password: lifeworks**

Or you can call your MAP Care Access Centre toll-free at **1-866-289-6749** and say that you are a member of the IBEW Local 353.

To register for the webinar, email members@teibas.com. Have more questions? Reach out to TEIBAS and we can tell you about more the free resources available to you as an IBEW Local 353 Member. You can also login to myteibas.com and check out the free financial wellness resources available to you on the [MyFinancial Wellness](#) tab.

Canada Life Portable Benefits

On October 3, 2023 new portable group insurance options will be available to you through Canada Life. If you're under 65 years old, you're eligible to get this additional coverage and you can keep your coverage if your employment status changes. As members of the IBEW Local 353 you're eligible to purchase \$100,000 of portable life insurance coverage - no medical questions asked - if you apply by November 3, 2023. **This program is not administered by TEIBAS.** It is a direct arrangement between you and Canada Life.

There are three types of additional coverage available to you and your family:

- ✓ Life insurance,
- ✓ Critical illness insurance, and
- ✓ Accidental death and dismemberment insurance (AD&D)

For more information visit: <https://www.canadalife.com/insurance/group-benefits/portable-benefits.html>

Watch your inbox for more information from Canada Life about the launch of portable benefits options - coming soon!

Reminder: Review Your RRSP Contribution Room

Now is a good time to review your RRSP "contribution room". You should review your annual CRA Notice of Assessment not later than December 31, 2023, to confirm your RRSP deduction limits. If you have over contributed to your RRSP in the past or have concerns regarding over contributing, contact a professional financial or tax advisor for assistance. You should also contact Canada Life if you have over contributed for help with withdrawing any excess the funds before the end of the year.

Questions about your IBEW Local 353 self-directed Group RRSP? Visit mycanadalifeatwork.ca or call Canada Life at **1-800-724-3402**. When calling, you'll be asked for your group policy number, **GE11257**.

TEIBAS Service Satisfaction Survey



We are always looking for ways to improve our services to the members that we serve so, we're sending out a short TEIBAS Service Satisfaction Survey in September. It should only take a few minutes to complete. Keep your eyes on your email in the coming weeks and look for the subject line 'TEIBAS Service Satisfaction Survey'. Your feedback is important to us and completing the survey lets us know how we are doing and what we can do to improve our services to you, the members of the IBEW Local 353. There will also be a chance to enter a draw to win a grocery gift card!

Thank you in advance for participating in the 2023 TEIBAS Service Satisfaction Survey. We appreciate your time and your feedback. Your voice matters!

What's New?



SUB Payment by E-Transfers

We're excited to announce that we've made it easier for members to receive their Supplementary Unemployment Benefit (SUB) payments, through e-Transfer. If you're receiving SUB payments by regular mail and want to switch to e-Transfer all you have to do is complete the [new SUB Claim Form](#) available on [myteibas.com](#), [teibas.com](#) and the member portal on the [IBEW Local 353 website](#). You'll need to provide the personal email address that you would like your payment link to be sent to on the new form. If you have any questions please call Ashley at TEIBAS at 416-637-6789 ext. 780, or email Ashley@teibas.com or Finance@teibas.com.



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This bulletin 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, the Supplementary Unemployment Benefit (SUB) and the IBEW Local 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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