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**Fall Into Our Fall Upcoming Webinars and Seminars**


We have a busy fall planned for our members here at TEIBAS. We're hosting our pension & benefit webinars and two in-person pre-retirement seminars. For more details refer to the column on the right of the page. On Thursday, November 21st at 7 p.m. we are hosting our second financial wellness webinar of the year entitled "Three Ways To Do Your Taxes and More" with a special guest speaker from the CRA.

Teladoc is hosting a webinar entitled "Diabetes the Basics" on Tuesday, November 26th at noon. According to Statistics Canada, nearly 1 in 10 Canadians aged 20 years and older have been diagnosed with diabetes. Join Dr. Serena Natale to gain a foundational understanding of diabetes, its types, causes, and management strategies. Email [members@teibas.com](mailto:members@teibas.com) to register for any of these upcoming webinars. Hope to see you at one of our upcoming webinars!

**We Want to Hear From You! TEIBAS  
Member Satisfaction Survey**



Every fall, we ask you the members how you rate your satisfaction after contacting us. It's also an opportunity for you to share any benefit or pension concerns or questions you have. Have your voice heard by completing this short but informative survey and let us know how we can serve you better. Keep an eye on your email inbox in the coming weeks and have your say!

**Save the date!**   
**TEIBAS Member Webinars  
& Seminars**

**Pension & Benefits Webinar**  
Wed. Sept. 25 @ 7:00 p.m.

**Pre-Retirement Webinar**  
Thurs. Sept. 26 @ 7:00 p.m.

**Pre-Retirement Webinar**  
Sat. Sept. 28 @ 9:00 a.m.  
*in person at the IBEW Local  
353 East at 1001 Ritson Road  
South, Oshawa, ON*

**Financial Wellness Webinar**  
Thurs. Nov. 21 @ 7:00 p.m.  
*Three Ways to do Your Taxes  
and More from the CRA*

**Teladoc Diabetes the  
Basics Webinar**  
Tues. Nov. 26 @ 12:00 p.m.

Email [members@teibas.com](mailto:members@teibas.com) to register for any of the above webinars.

## Benefits Corner: Your SUB Plan — Help When You Need It

The Supplementary Unemployment Benefit (SUB) Plan gives you added income – on top of Employment Insurance (EI) benefits you may qualify for when you're on temporary lay-off or on an eligible leave. SUB Plan benefits are paid in addition to your EI benefits and are taxable. Your SUB Plan benefits are calculated based on a formula that considers your EI benefits. The current maximum for SUB Plan benefits is \$150 a week and currently payable for up to 35 weeks. How much you receive – and for how long – depends partly on how much money is in the SUB Plan trust fund and partly on how many IBEW Local 353 members are eligible for SUB Plan benefits when you apply.

There are three easy steps to apply for benefits to help replace your income:

1. Immediately contact the IBEW Local 353 Union Hall Dispatch at 416-510-3530 and inform them of your change in employment status, or of your intention to take a leave.
2. Apply for EI offered by the Federal Government. Visit the Government of Canada's website to see if you're eligible by clicking here: [www.canada.ca/en/services/benefits/ei.html](http://www.canada.ca/en/services/benefits/ei.html).
3. Apply for SUB by completing and submitting the SUB Plan claim form (available on the secure side of the IBEW Local 353's website, directly from the Union Hall or on [teibas.com](http://teibas.com)) to [sub@lu353.ca](mailto:sub@lu353.ca) along with your EI payment details. Follow these steps to obtain EI Payment Details: Log into your My Service Canada Account. Click on Employment Insurance > Your Claims > Payment Information. Click on each underlined report covering period and print individually. Your name must be in the top right-hand corner, as it appears on the website.

For closed/past EI claims, go into your Past Claims and click the SHOW icon to display your past payments. Print with your name in the top right-hand corner as it appears on the website. Always apply for EI benefits as soon as you stop working. You can apply for benefits even if you haven't received your record of employment (ROE). If you delay filing your claim for benefits, you may lose benefits, as the Federal Government has specific rules dealing with the timely filing of EI claims.

Watch the SUB Plan video on YouTube [@myteibas.com](https://www.youtube.com/@myteibas.com) or in our video library on [teibas.com](http://teibas.com). Be sure to subscribe so you can see new videos as they are uploaded.

## Cataract Surgery

Here at TEIBAS we receive many questions regarding coverage for cataract surgery. Although there may be laser procedures done during cataract surgery, ***laser eye expenses related to cataract surgery are not eligible under the IBEW Local 353 Benefits Plan as it is covered under OHIP.*** The Benefit Plan does have some coverage for intraocular lenses (subject to lifetime limits) so that you can upgrade the lens that is normally provided by OHIP. Contact your doctor regarding costs related to cataract surgery, and what is eligible under OHIP.

Laser eye surgery and refractive lens exchange required to correct vision, when performed by a licensed ophthalmologist, is a covered procedure under the Benefit Plan to a lifetime maximum of \$3,000 per eye.

The main difference between standard cataract surgery and refractive lens surgery is that cataract surgery is primarily performed to remove a patient's cataract that is obstructing and clouding their vision, while refractive lens surgery is performed to reduce a person's dependence on glasses or contact lenses.

***Remember, always submit a pre-determination to Canada Life prior to having any procedure completed.*** They will be able to tell you in advance whether the procedure you are looking at is covered, and how much you can expect to be reimbursed. This way, there will be no surprises.

## Stay Alert – Fraud Reporting

Our Benefit Plan is self-insured and it's money from members' employment that pay for the claims made to the Benefit Plan. It's not Canada Life's money impacted by fraud, it's your plan's. Submitting fraudulent claims to the Benefit Plan is a crime and exposed fraud will be acted upon. If you are aware or suspect any fraudulent benefit activity taking place on the IBEW Local 353 Benefit Plan, please contact the Canada Life fraud tip line at **1-866-810-TIPS (8477)** or email [confide@canadalife.com](mailto:confide@canadalife.com). Tip lines are confidential, and your privacy is assured. Help us stop fraud and keep your hard-earned money in the plan to pay for legitimate benefit claims.

## Orthotic Submissions: Here's what you need to know

To be covered under the IBEW Local 353 Benefit Plan orthopedic shoes and custom-made orthotics must be prescribed by a podiatrist, chiropodist, chiropractor, orthopedic surgeon, or physician. Coverage is a combined maximum of \$500 in any 12-month period for:

- Custom-made orthopedic shoes and special foot appliances that have been specifically designed and moulded, and off-the-shelf orthopedic shoes that have been custom fitted, to protect or restore the function of a person's limb or limbs, to compensate for limitations or to increase physiological performance.
- Custom-made orthotics, lifts or wedges (does not include sport orthotics or fashion orthotics).



Read the orthotic claim submission guidelines [here](#).

Remember: an estimate or pre-approval should be sent to Canada Life prior to incurring any costs.

You will require a prescription, including a diagnosis, to receive reimbursement for custom-made orthotics or orthopedic shoes. The requirements for custom-made orthotics and orthopedic shoes are not specific to the IBEW Local 353 Benefit Plan but are consistent with requirements adopted by all major Canadian group insurers. Custom-made orthotics and orthopedic shoes are generally covered under a benefits plan when they are a reasonable treatment for disease, deformity, or injury, and prescribed by a physician (MD), chiropractor, chiropodist, podiatrist, or orthopedic surgeon. One of these regulated health professionals can determine if you need custom-made orthotics or orthopedic shoes and prescribe them for you.

There are many different types of shoes marketed as “orthopedic,” as well as many different types of in-shoe insoles referred to or marketed as “orthotics.” Advances in shoe design technology and widespread availability of these products in an unregulated market make it confusing for plan members to obtain orthopedic shoes, or orthotics eligible for coverage under their plan. [Claim submission requirements](#) outline what you will need to be eligible for reimbursement, and ensure your claim is adjudicated in a timely manner, and in accordance with the rules of our Benefit Plan. Reviews by licensed medical professionals ensure that our benefits are used for the right reasons and help to prevent fraud.

### Reminder Privacy Warning:

Email is not a secure form of communication. Please do not send us personal and private information by email. If you are sending us completed and signed forms to TEIBAS, please use mail or fax. ***If you wish to scan or provide your completed and signed form by email, please contact TEIBAS for assistance so that a secure encryption portal can be provided to you to safely return the form.*** Please be advised that if you return the form or provide any other sensitive or personal

information to us by regular email, the information is not secure and may be vulnerable to unauthorized use. Neither TEIBAS nor the Board of Trustees of the Local 353 IBEW Trust Funds will be responsible for any unauthorized use, disclosure, interception, or other privacy breach where personal information or other sensitive information is provided by you to TEIBAS through the use of email.



## Motor Vehicle Accidents - Make Sure You're Sufficiently Covered

When it comes time to renew your car insurance, you may be looking for ways to save money on your insurance premiums. Before making any changes to your insurance, make sure you understand what your IBEW Local 353 Benefit Plan covers, and what it doesn't, to ensure you're fully insured in the event of a motor vehicle accident (MVA).



In its spring budget, the Ontario government announced that Ontario drivers will soon be able to opt out of some types of auto insurance coverage to lower their premiums.

**The IBEW Local 353 Benefit Plan does not cover any losses or income replacement benefits for injuries arising from a motor vehicle accident, so we strongly encourage you to maintain your insurance coverage for "Loss of Income" benefits with your auto insurance carrier.**

If you drive, make sure that **your motor vehicle insurance provides for Loss of Income benefits** at an amount that is enough to meet your needs if you're unable to work due to injuries from a motor vehicle accident. In Ontario, Loss of Income Benefits will no longer be mandatory insurance, so it's **more important than ever** to understand your motor vehicle insurance and ensure it provides the coverage you need in the event of an accident. Drive safe!



### TEIBAS' Members App Guide

Scan the following QR Codes to download the apps for:



B E N E F I T S I N F O R M A T I O N S T A T I O N

## What Is Critical Illness Insurance?

Critical Illness insurance is a type of insurance coverage that provides for a fixed payment if you are diagnosed for illnesses covered by the IBEW Local 353 Critical Illness insurance policy. Critical Illnesses are medical emergencies like heart attacks, strokes, or cancer. These emergencies or illnesses often create greater-than-average medical costs, which is why the IBEW Local 353 Critical Illness insurance is there to help cover those costs when you need the help the most.

Critical Illness insurance coverage is available to members under age 65 and not collecting an IBEW Local 353 pension who are in benefits. If a member is diagnosed with one or more of the eligible conditions listed below, the member may be eligible for up to \$25,000 upon approval of their claim.

Paid benefits can be used to cover childcare costs, make modifications to your home, or however else you choose to use them. Here is the list of diagnoses covered under your critical illness insurance policy:

- Alzheimer's Disease
- Coma
- Loss of Independence
- Occupational HIV Infection
- Aorta Surgery
- Coronary Artery Bypass Surgery
- Loss of Speech
- Paralysis
- Benign Brain Tumour
- Deafness
- Major Organ Failure
- Parkinson's Disease
- Blindness
- Dismemberment
- Major Organ Transplant
- Severe Burns
- Cancer
- Heart Attack
- Motor Neuron Disease
- Stroke
- Cancer Recurrence
- Heart Valve Replacement
- Multiple Sclerosis

Critical Illness insurance may be partially payable for:

- Ductal Carcinoma in Situ (DCIS-early-stage breast cancer)
- Hip & Total Knee replacement surgery
- Early Prostate Cancer Treatment
- Second Event Benefit (for Cancer and Cardiovascular Conditions only)

Critical Illness claims must be submitted within 30 days of an accident or diagnosis and proof of diagnosis must be received within 90 days. If you are eligible for a claim payment but do not survive to receive it, the benefit payment will be made to your named life insurance beneficiary(ies) on file. Should you be diagnosed with multiple illnesses, it's recommended you submit a claim for each illness to determine eligibility.

If you are diagnosed with or meet the definition of one of the listed insured conditions that results in you incurring any of the following expenses (directly related to the diagnosis of an insured condition), Chubb Life may reimburse such expenses, subject to all terms and conditions, up to an overall policy maximum of \$1,000.

1. Services from a registered graduate nurse who is not a family member of the Insured.
2. Transportation costs including; ambulatory fees, taxi, and public transportation to any medical treatments, physician appointments, and post diagnostic testing appointments.
3. Rental costs of a wheelchair or other approved durable equipment for temporary therapeutic treatment.
4. Drugs or medicines dispensed by a licensed pharmacist which requires the prescription from the attending physician, including deductible amounts under other benefit plans.
5. Meals, in hospital, for the insured, plus one attending caregiver on days where the hospital visit duration is three hours or more.
6. Parking costs at medical facilities such as hospitals, physician's offices, and diagnostic testing facilities.
7. Daycare costs for children at a licensed and registered daycare facility.
8. Pet care costs including day boarding, in home care, or dog walking, provided by a registered pet care operator.

Questions? We're here to help! You can email us at [members@teibas.com](mailto:members@teibas.com) or call us at 416-637-6789, (toll-free 1-800-267-0602).

## Back to School Reminder

The leaves are starting to turn colour, the weather is getting cooler, and we know all what that means — your dependants are gearing up to go back to school!

A reminder that your dependents who are students between the ages of 21-25 may qualify for coverage if studying full-time at a post-secondary institution as defined by the Trustees. To apply for or continue coverage for your eligible dependents who are students, complete the Declaration of Post-Secondary Attendance Form on [teibas.com](http://teibas.com) or [myteibas.com](http://myteibas.com) or provide TEIBAS with an official proof of enrolment from the post-secondary institution. Proof for the student that you are applying for benefit coverage needs to be submitted at the beginning of each semester or school year. If anything changes, make sure you notify us. If you forget to let us know, any benefit overpayments will be recovered from your personal accumulated bank hours. Overpayments could also offset future benefit payments, if you don't have sufficient bank hours.



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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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