



teibas
TORONTO ELECTRICAL INDUSTRY
BENEFIT ADMINISTRATION SERVICES



IBEW LOCAL 353
PENSION & BENEFIT PLANS

05|24

IBEW Local 353 New Member Kit

protecting **your** future

Welcome To Your IBEW Local 353 Pension & Benefit Plans!

When it comes to your mental, physical, and financial health it takes work to build a healthy lifestyle. But you don't have to do it alone. As a member of the IBEW Local 353 Plans you have lots of tools available to help build the healthy lifestyle you and your family need. **As a new member of the IBEW Local 353 Plans, here's what you need to know.**

Now that you're eligible to participate in the IBEW Local 353 Plans you'll need to attend one of our pensions and benefits webinars, or an in-person new member information session to learn more about your excellent plans. To find out when they are taking place, simply visit <https://teibas.com/member-webinars> and then register right on the webpage.

At these sessions you'll learn about the IBEW Local 353 pension and benefit plans¹ details and how to access your industry-leading coverage.

¹ Depending on your collective agreement or participation agreement, you may be eligible to participate in some or all of the benefits described on these pages.



TEIBAS

110 Sheppard Ave. East, Suite 705 Toronto, ON M2N 6Y8
T: 416-637-6789 | TF: 1-800-267-0602 Canada & U.S.
F: 416-637-6790
E: members@teibas.com
W: www.teibas.com
MP: www.myteibas.com
Hours: Monday to Friday: 7:30 a.m. - 4:30 p.m.



IBEW Local 353 Union Hall

1377 Lawrence Ave. East, Toronto, ON M3A 3P8
T: 416-510-3530 | F: 416-510-3531
E: info@ibew353.org | www.ibew353.org
Hours: November to April,
Monday to Friday: 7:30 a.m. to 4:30 p.m.
Hours: May to October,
Fridays: 7:30 a.m. to 3:30 p.m.

Register For Your Online Member Portal - www.myteibas.com

Log into myteibas.com to access your IBEW Local 353 benefit and pension plan information, view your quarterly contribution statements, use our pension estimator, review beneficiaries on file, access claim forms, and much more.

You only need four things to start using www.myteibas.com:

- 1) Member PIN number (your PIN# can be located on your drug card)
- 2) Your year of birth
- 3) Last three digits of your SIN#
- 4) Valid email address

Step 1: Visit www.teibas.com

Click on “**myTEIBAS Login**” located at the top right-hand corner of the page.

Step 2: Click “Create Account”

Step 3: Sign Up (Complete the required information on the Create Account page.)

Step 4: Set up your password (A temporary password will be emailed to you. Use this password to log into myteibas.com.)

Step 5: Log in using your email address and the temporary password provided to you.

Step 6: Customize your password.

Once logged in, click your name on the top right-hand corner, a drop down menu will appear, select “CHANGE PASSWORD”. Pick a password that’s hard to guess and don’t share it with anyone.

Need Assistance?

Contact TEIBAS directly by calling 416-637-6789, or toll-free at 1-800-267-0602 or email us at members@teibas.com.

TEIBAS Tip: Log into myteibas.com often and access resources like your quarterly contribution statement, pension estimator, financial wellness resources and more!

Benefits At A Glance For Active Members through to April 30, 2025

Benefit*	General Coverage
Life Insurance	Member: \$150,000 Spouse: \$40,000 Dependent Child: \$10,000
Critical Illness	Member: up to \$25,000
Accidental Death Benefit	Member: \$150,000 Spouse: \$40,000 Child: \$10,000
Short-Term Disability	Equal to 75% of basic weekly earnings to a maximum of \$750 per week, payable for up to 26 weeks Benefits start on the first day if due to accident or hospitalization; on the eighth day if due to illness
Long-Term Disability	75% of basic monthly earnings to a maximum of \$3,400 per month Benefits will start after 26 weeks of total disability, coverage ends at retirement or age 62, which ever comes first
Medical	Eligible expenses reimbursed up to 100% based on reasonable and customary charges Certain medical supplies and durable equipment In-home private duty nursing services to a maximum of \$10,000 per year Orthopedic shoes or orthotics to a maximum of \$500 every 12 months
Prescription Drugs	Virtual drug card provided Only drugs that legally require a prescription and have a Drug Identification Number (DIN) Reimbursed at 100% based on reasonable and customary charges, name brands covered where there is no generic available, or where doctor has requested no substitution Dispensing fee coverage up to maximum of \$8.00, per prescription Some drugs are subject to pre-approval
Hospital	Semi-private coverage for acute care accommodations in a publicly funded hospital in Ontario
Vision Care	Prescription glasses, contact lenses, prescription safety glasses and prescription sunglasses up to \$750 per person, every 24 months Eye exams covered up to \$150 per person, every 24 months Laser eye surgery of up to \$3,000 per eye, lifetime maximum
Paramedical Services	Reimbursements up to 100%, to a maximum of \$2,500 per calendar year, per person for all practitioners combined. Based on reasonable and customary charges
Mental Wellness Benefit	Reimbursed at 100% based on reasonable and customary charges, to a maximum of \$3,000 per calendar year, per person for all practitioners combined
Dental	Fees reimbursed at either 75% or 100% depending on the type of service based on the current year's Ontario Dental Association Fee Guide For General Practitioners Services include cleaning, polishing, minor and major restorative services, dentures, crowns, orthodontics and implants See pages 9 and 10 for complete details \$10,000 annual maximum per person, excluding orthodontics and implants
Member Assistance Program 24/7 availability 1-800-387-4765 www.one.telushealth.com	Telus Health (formerly LifeWorks) provides confidential short term counseling for relationship and family issues, legal and financial matters, addictions and health advice, nutritional and personal well-being. username: canadalife and password: telus1
Teladoc 24/7 availability 1-877-419-2378 www.teladoc.ca/medical-experts	Provides a comprehensive medical review that addresses three key questions: Is my diagnosis correct? What's the best treatment? What's going to happen to me? The service is available for you, your spouse, your dependents, parents and parents-in-law.
Travel Medical Emergency Insurance & Assistance Toll-free: 1-855-369-5444 International: 514-285-8186 Policy #1TR55	Beneva Travel Insurance covers the first 60 days of each trip, up to 100% of emergency medical expenses while travelling outside the province, to a maximum of \$5 million per person per trip; coverage ends when you start your pension or age 70, whichever comes first.

* Benefits are subject to reasonable and customary limits as defined by Canada Life and industry practices. Benefits At A Glance provided here are highlights of the benefits available to members of the IBEW Local 353 not in receipt of an IBEW pension. Benefits at a Glance provides an overview of benefits and each benefit will have exclusions and limitations that will be set out in the Plan documents as well as other Plan booklets that provide a more comprehensive description of the benefits. Should there be any difference between the information contained here and the legal plan documents, the plan documents will apply. The Board of Trustees reserve the right to change or cancel any of all benefits described on this page at any time.

Log in to www.myteibas.com to review your IBEW Local 353 Benefit Booklet for more detailed information.

Your IBEW Local 353 Benefits Plan

Your IBEW Local 353 Benefits Plan is one of the most comprehensive benefit plans in the Ontario construction industry and a great value for money. In fact, it was ranked #1 for relative value by PBI Consultants in their benchmarking survey when compared against 11 other multi-employer construction plans in Ontario that participated in the benchmarking survey.

Now that you've become eligible for benefits under the plan you'll be covered for life insurance, travel insurance, disability benefits, critical illness benefits, and accident insurance, along with coverage for costs related to health, dental, drugs, vision care, medical equipment, paramedical practitioners, travel insurance, and more.

As a member of the plan, your eligible family members are also covered for health, dental, travel and accident insurance. However, eligible family members are not covered for short and long-term disability or critical illness insurance — these benefits are for you alone.

Make sure to learn about, and take advantage of, the many benefits available to you when you need them. Included in this New Member Kit is your Benefits at a Glance, which summarizes the great benefits you can access as a member of the IBEW Local 353.¹

TEIBAS Tip: Call your IBEW Local 353 Canada Life direct line at 1-844-232-4239 for faster service and less wait times. They are available from 8:00 a.m. to 8:00 p.m., Monday to Friday.

What You Need To Know

- Once you incur an eligible expense under the benefit plan you have 12 months to submit a claim for reimbursement. Make sure to submit your claim within 12 months or your claim may be denied.
- Use your drug card every time you fill a prescription. Using your drug card ensures you don't pay out of pocket for eligible drugs (with the exception of the dispensing fee if the charge is above \$8.00), and drug markups are capped. If you pay out of pocket for drugs and the markup is above the card limit, you will be responsible for the excess cost. Download your drug card to your phone after you set up your [My Canada Life at Work](#) account.
- For any high-cost items or services be sure to get a predetermination from Canada Life before getting the item or service. This way you'll know exactly how much of the cost the Plan will cover before you spend your money and avoid any unwanted surprises.

Canada Life

Most of your benefits, including health, dental, short-term disability and the first 10 years of long-term disability payments, are self-insured. This means eligible claims are paid directly from the plan. So all of us, and not an insurance company, pick up the tab. To learn more about your benefit plan, visit teibas.com, myteibas.com and read your benefit booklet for more information.

All medical and dental claims for members and eligible dependents of the IBEW Local 353 are reviewed and adjudicated by Canada Life. Reimbursement is limited to reasonable and customary charges for all benefits. Reasonable and customary annual limits can be found at the [My Canada Life at Work](#) portal.

As a member of the IBEW Local 353 you have a dedicated, toll-free number to call at Canada Life for a quicker and more tailored response to your benefits claims questions at **1-844-232-4239**. Be sure to save it in your contacts on your phone.

For quick and convenient claims submission and payments, sign up for [My Canada Life at Work](#) and download the app on your phone. Use the app to submit your benefit claims anytime, anywhere you have a cell signal or Wi-Fi. You can also use it to access your digital drug card (or download it to your phone's wallet), view your benefit plan details (including how much you've used towards your benefit limits) and see when you've been reimbursed for a claim. Make sure you submit any benefit claims within 12 months of incurring the cost or your claim may be denied.



Stay Alert - Fraud and the Plan

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 on. If you are aware or suspect any fraudulent benefit activity taking place on the IBEW Local 353 Benefit Plan, please contact the fraud tip line at 1-866-810-TIPS (8477) or email 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.

Leaves

If you are on an approved leave as defined by the *Ontario Employment Standards Act*, you may be eligible to continue to receive benefit coverage from the IBEW Local 353 plans during your leave (e.g., maternity, parental, adoption etc.). Under the *Ontario Employment Standards Act*, most eligible leaves are unpaid absences. However, you may be eligible for Employment Insurance benefits and the IBEW Local 353 Supplementary Unemployment Benefits (SUB). Refer to the SUB Plan booklet for more information on eligible leaves, and amounts of payment.

To ensure you maintain health and welfare coverage during an eligible leave, you must notify your employer, the IBEW Local 353 Union Hall dispatch at 416-510-3530 and TEIBAS prior to taking a leave of absence.

TEIBAS Tip: Remember when you take a leave, to **call dispatch** at **416-510-3530** and TEIBAS to maintain your benefit coverage while you are on an eligible leave.

1

Call Dispatch
416-510-3530

2

Call TEIBAS
416-637-6789

Life Events

Keep up with TEIBAS and let us know about life events as they happen, such as when you gain a spouse or common-law partner, have a child or gain a dependant, separate or divorce. You must notify TEIBAS immediately in writing about any changes in your family status.

Visit www.teibas.com and myteibas.com for forms to update TEIBAS of any changes in your family status.

Your IBEW Local 353 Disability Plan

Did you know? If you're ill or injured and unable to work, you must contact the IBEW Local 353 Union Hall's dispatch centre at 416-510-3530 to notify them that you are unable to work. Then ask them to connect you to the main number (416-510-3530) to ask for the Disability Application form. To be eligible to receive disability benefits you must follow these three steps:

1. See a medical doctor to get treatment.
2. Call 416-510-3530 Union Dispatch to report that you are unable to work.
3. Request and apply for disability benefits by calling the Union's main number at 416-510-3530 and requesting an application for disability benefits.

Important note: The IBEW Local 353 disability plan does not cover any treatment needed or income replacement benefits for disabilities arising from a motor vehicle accident. 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 in the event that you're unable to work due to a motor vehicle accident. In Ontario, Loss of Income Benefits will soon 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.

Your IBEW Local 353 Pension Plan

Your IBEW Local 353 Pension can become one of the most valuable assets you will ever have, and it's for life. Like most pension plans in the construction industry, your pension plan is a Specified Ontario Multi-Employer Pension Plan (SOMEPP) that provides a monthly pension benefit based on a pension formula, in retirement. These plans are also referred to as "target benefit pension plans" because both the benefit formula and benefits earned (including pensions in pay) can be adjusted either up or down by the Board of Trustees if there is either a surplus (more funds than needed) or a deficit (less funds than needed) in the Plan to pay the pension benefits earned.

To learn more about your IBEW Local 353 target benefit pension plan, watch a short pension video on YouTube [@myteibas.com](https://www.youtube.com/@myteibas.com) and log into myteibas.com to access your personal pension details.

Scan the QR code here:



Want to learn more?

Watch Your Pension Plan video [@myteibas.com](https://www.youtube.com/@myteibas.com) on [YouTube](https://www.youtube.com).



Group Registered Retirement Savings Plan (RRSP)

One way we're helping you prepare for retirement is the IBEW Local 353 Group Registered Retirement Savings Plan (RRSP). Many IBEW members work for a contractor that is required to remit contributions for each hour worked to the IBEW Local 353 Group RRSP. The Group RRSP is "self-directed". This means that when you enrol in the plan, you choose which fund (or funds) you would like your money to be invested in from a list of different types of investments. You also have access to professionals at Canada Life that can help you understand the different investment options. If you don't make an investment choice your money will automatically be invested in the Continuum Target Date Fund closest to the year you reach age 65. This fund takes into consideration your age and how many years you have until retirement to allocate your investments between equities and bonds. You can change this selection at any time. ²

TEIBAS Tip: Remember to log into [My Canada Life at Work](#) to download your Group RRSP tax receipts around tax season.

You can monitor Group RRSP contributions made on your behalf by your employer and your investment options online at [My Canada Life at Work](#). Quarterly Contribution Statements are mailed to you from TEIBAS and are also available for viewing at www.myteibas.com. Your RRSP contribution receipt is available for download online for including on your annual tax return.

They are not mailed, so you must go to the [My Canada Life at Work](#) website to download them.

For questions regarding investment options, withdrawing funds, contributing to your spouse's RRSP, or questions regarding transferring to another RRSP, please call Canada Life directly at 1-800-724-3402. Saving for your future doesn't have to be stressful, it can be easy.

As members of the IBEW Local 353 there are many financial wellness resources available to you. Whether it's starting a budget, planning for your estate, or setting your retirement plan into action, visit www.myteibas.com to find out about all the financial resources at your fingertips.

² Group RRSP participation applies to members whose employer is required to remit to the Group RRSP on a members' behalf by way of either a collective agreement or participation agreement.

Supplementary Unemployment Benefits Plan (SUB Plan)

Supplementary Unemployment Benefits (SUB) are paid to eligible IBEW Local 353 members who find themselves laid off due to a shortage of work, attending trade-school full-time as an apprentice, or on an eligible leave (e.g., pregnancy, parental, etc.) and have filed a claim with Employment Insurance (EI). The SUB Plan provides up to \$150 a week when you're on EI for an eligible reason, once you've worked enough hours to qualify³. Make sure you check out the SUB Plan booklet for further details on how you become eligible for SUB.

Apply for SUB by completing the SUB Plan claim form found on the secure side of the IBEW Local 353's website, or on either www.teibas.com or myteibas.com (under "Forms"). You can also call the Union or TEIBAS directly to request it be sent to you. Submit your completed application along with your EI payment details to sub@lu353.ca.

³ SUB Plan benefits apply to members whose employer is required to remit to the SUB Plan on the members behalf under a collective agreement.

TEIBAS Tip: Sign up for upcoming TEIBAS webinar. Upcoming webinars are always posted on our website at www.teibas.com.

Want to learn more?

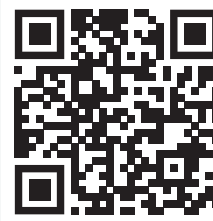
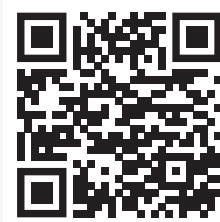
Watch the Your SUB Plan video [@myteibas.com](https://www.youtube.com/@myteibas.com) on [YouTube](https://www.youtube.com).



Keep Up With TEIBAS

- ✓ Keep your beneficiaries & contact information up to date.
- ✓ Notify TEIBAS and the Union Hall of life changes like gaining a spouse or child.
- ✓ Visit and register your myteibas account at www.myteibas.com.
- ✓ Visit and register at <https://my.canadalife.com>.
- ✓ Subscribe to our YouTube channel @myteibas.com.
- ✓ Review your annual pension and quarterly contribution statements.
- ✓ Visit <https://teibas.com/member-webinars> and then register right on the webpage.
- ✓ Read your TEIBAS Newsletter and our blog - The Wire.
- ✓ Fill out Member Research Surveys and Satisfaction Surveys.

Scan the below QR codes and add these apps to your phone to use these great resources.



Disclaimer: This information package was prepared on behalf of the Trustees of the IBEW Local 353 Trust Funds. It provides summary information about the IBEW Local 353 Benefit 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 Benefit Plan, the Pension Plan, and the SUB Plan for active and retired members, and their survivors and dependants.