Your Guide to Survivor's Benefits

Your loss is monumental, but you don't have to navigate this new chapter alone. In the event a member covered under the IBEW Local 353 Benefit Plan passes away, coverage is extended to the member's surviving spouse and any eligible dependents ("survivors") that were covered under the Benefit Plan at the time of the member's death. Proof of eligibility is required. Survivors should contact TEIBAS as soon as practical if a member passes away.

Please note that coverage for dependents ends when they turn age 21, or age 25 if they are in full-time attendance at an accredited post-secondary educational institution. If at age 21 a covered dependent is incapable of self-sustaining employment by reason of mental or physical disability, they may be eligible to stay on the Benefit Plan. Contact TEIBAS for details.

IBEW Local 353 Benefits – Survivor's Benefits

As a survivor of an IBEW Local 353 member who was in the Benefit Plan at the time of the member's death you will continue to receive the same level of coverage for five years at no cost to you. This comprehensive Benefit Plan coverage includes major medical, paramedical, dental, vision, and prescription drugs. Please note that eligible spouses age 65 and over qualify for the Ontario Drug Benefit program (ODB). In this case, only drugs legally requiring a prescription that are not covered under the ODB may be eligible under the IBEW Local 353 Benefit Plan. You can refer to the IBEW Local 353 Benefit Plan booklet for coverage details here or the IBEW Local 353 Retiree Benefit Plan booklet here. Note that coverage does not include:

- Long-term Disability
- Short-term Disability
- Accidental Death & Dismemberment Insurance
- Critical Illness
- Life Insurance

When No Cost Coverage Ends – Self-Pay

Once the five-year no cost benefit coverage expires, survivors may be provided the option to continue their coverage through the self-pay program. The self-pay program provides survivors with the option to continue their benefit coverage by self-paying the premiums. Survivors will have the option to select either a standard or deluxe option. The standard option pays most benefits up to 75%, while the deluxe option pays most benefits up to 100% of reasonable and customary charges.

Premiums associated with the self-pay program are based on the survivor's age (under/over age 65) and are subject to change annually. For more information, please contact TEIBAS.

Should a survivor decline the self-pay program, benefit coverage will cease at the end of the five-year period. Once benefit coverage has been terminated it cannot be reinstated.

To learn more about self-pay see page 19 in the IBEW Local 353 Benefit Plan booklet here for more details.

Disclaimer: This factsheet was prepared on behalf of the Trustees of the Local 353 IBEW Trust Funds. It provides summary information about the IBEW Local 353 Benefit Plan in plain language. This publication isn't intended to provide legal 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 Plans for active and retired members, and their survivors and dependents.

TEIBAS
110 Sheppard Avenue East, Suite 705, Toronto, ON M2N 6Y8 | T: 416-637-6789 | TF: 1-800-267-0602 | F: 416-637-6790
E: members@teibas.com | MP: www.myteibas.com | www.teibas.com