teibas
TORONTO ELECTRICAL INDUSTRY BENEFIT ADMINISTRATION SERVICES
IBEW LOCAL 353 PENSION & BENEFIT PLANS

PENSION & BENEFIT PLANS NEWSLETTER

Winter 2026



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Happy Holidays from all of us at TEIBAS!

On behalf of the Board of Trustees and all of us at TEIBAS, we are wishing you and your loved ones a happy, healthy holiday season! As we head into the new year, take a moment to review your myteibas.com account and make sure your beneficiary information is up to date. We are updating the information in our system weekly due to our modernization projects. If you don't see your changes reflected, contact us. Checking to see if your information is up to date is a simple step that helps protect your loved ones and their future.

If you have questions about your benefit claims, remember IBEW Local 353 members have a Canada Life dedicated inquiry line at **1-844-232-4239**. Add it to your contacts so you have it handy if you have to call them.

If you have any plans to travel over the holidays, remember to carry your Beneva emergency out of province travel card. You can download the card by visiting here https://teibas.com/travel-insurance/. Always take your Beneva emergency travel information with you when traveling out of province/country. This will ensure that you have the phone numbers to call, and the policy number you'll need to provide in a medical emergency.

If you have a travel emergency, you must call one of the below numbers for Beneva immediately **before** seeking medical treatment:

- from Canada and the U.S. toll-free at **1-855-369-5444**, or
- from anywhere in the world call collect **+ 514-285-8186**.

You'll need to provide your group policy number which is **1TR55**.

For general questions about your emergency travel and trip cancellation coverage, call 1-855-369-5444 or call collect from anywhere in the world +514-285-8186.

We strongly recommend contacting Beneva prior to booking any vacation to clarify both trip cancellation and emergency travel insurance coverage, along with any restrictions that may apply.

As always, 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 **1-800-267-0602**. We're here to help!

Wishing you a happy and healthy New Year from all of us at TEIBAS!

Holiday Office Hours

Mon	Tue	Wed	Thurs	Fri
Dec. 21 7:30 a.m. - 4:30 p.m.	**Dec. 22** 7:30 a.m. - 4:30 p.m.	**Dec. 23** 7:30 a.m. - 4:30 p.m.	**Dec. 24** CLOSED	**Dec. 25** CLOSED
Dec. 28 CLOSED	**Dec. 29** 7:30 a.m. - 4:30 p.m.	**Dec. 30** 7:30 a.m. - 4:30 p.m.	**Dec. 31** 7:30 a.m. - 11:30 a.m.	**Jan. 1** CLOSED

Keeping up with TEIBAS —Make sure your beneficiaries and dependants are up to date!

As we prepare for a new year, now is the perfect time to make sure your TEIBAS information is up to date.

Have you married or officially become a common-law spouse? Have you welcomed a new child, or experienced another important life change this year? Maybe your spouse now has coverage for benefits under another plan? If so, make sure you **update TEIBAS on any life changes** that may have happened in the past year (or years). It's important to update TEIBAS with these changes as you can incur unnecessary expenses if you don't update your common-law partner, spouse, dependant or beneficiary information. For example, if your common-law spouse is not added to the benefit plan and they visit the dentist, they will have to pay out of pocket when they could be eligible for coverage. Or, if they have their own coverage under another benefit plan that doesn't pay 100%, they may miss out on being able to recover up to 100% of the reasonable and customary costs by coordinating benefits.

Due to TEIBAS' ongoing modernization project, some updates may not appear immediately in your myTEIBAS account. Updates to myteibas.com are taking place weekly until the new member portal is ready. Any changes you have submitted are being processed by TEIBAS. If you don't see your changes reflected and would like confirmation that an update has been received, please contact us by phone or email.

Make sure the people you care about are covered if they're eligible, so log in today to myteibas.com to confirm your information is up to date.

Don't Forget Your Beneficiaries!

You can also review your beneficiary for life insurance and for your pension and make sure those are correct. A beneficiary is someone who may receive your pension and life insurance. There are rules about pension beneficiaries, but there isn't for life insurance. If you wish to name a minor (someone under the age of 18) as a beneficiary, please appoint a trustee. To learn more about beneficiaries watch this short video here: https://www.youtube.com/watch?v=6Z2iwBrBzQ0.

Canada Life Direct Line

As a member of IBEW Local 353 you have a dedicated and direct phone line at Canada Life for all your questions related to prescription drugs, medical, dental and vision claims – toll-free at 1-844-232-4239. Remember to register for the Canada Life portal, My Canada Life At Work and download the app. It's an easy way to submit claims, review your claims history and more! Visit my.canadalife.com/sign-in to register.

Save the date!



TEIBAS Member Webinars

Pension & Benefits
Wed. Jan. 27 @ 7:00 p.m.

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

Pension & Benefits
Wed. Feb. 24 @ 7:00 p.m.

Pre-Retirement
Thurs. Feb. 25 @ 7:00 p.m.

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

GoodLife Fitness – Discount for IBEW Local 353 Members

As of October 1, 2026, IBEW Local 353 members can enroll for a corporate membership with GoodLife Fitness. Members will receive a 20% discount and the enrollment fee is waived. Members who enroll can add family members who will be eligible for the same corporate discount. Membership plans can be paid on a biweekly or monthly basis with no long-term commitment. To sign up, you'll need to provide your name and union card number.

Ready to join? Visit corporate.goodlifefitness.com.

The GoodLife discount program is not administered by TEIBAS. Contact the union for more information.

Feeling the Holiday Blues? Help is there when you need it

The holiday season can be a joyful time, but it can also bring added stress, financial pressures, family obligations, grief, loneliness, or feelings of anxiety and depression. If you're feeling overwhelmed, you're not alone. Taking care of your mental health is just as important as taking care of your physical health.

As a member of the IBEW Local 353 Benefit Plan, you and your eligible dependants have access to mental health coverage when you need it most. And unlike other paramedical benefits, using your Mental Wellness benefits doesn't reduce the funds available for other types of paramedical services.

Eligible mental health expenses are reimbursed at 100% of reasonable and customary charges, up to a maximum of $3,000 per calendar year, per covered person, for all eligible mental wellness practitioners combined.

Eligible practitioners must be registered with their profession's regulatory or governing body in the province where services are provided. The plan covers:

- Registered Clinical Psychologists,
- Board Certified Behaviour Analysts,
- Registered Psychotherapists, and
- Registered Social Workers.

Whether you're dealing with holiday stress, relationship challenges, anxiety, grief, or other mental health concerns, your Benefit Plan can help when you need it. Watch this short video to learn more about your Mental Wellness benefits https://youtu.be/JvNBwb8HIrk?si=gyTrLmGW-kz8bhdC.

You can also contact your Member Assistance Program (MAP) Telus Health. Your MAP provides no cost 24/7 confidential short-term counselling at your fingertips - anytime, anywhere whether online, on the phone, or on their app. Your MAP is available 24/7/365: call the Care Access Centre toll-free at **1-866-289-6749** and indicate that you are a member of the IBEW Local 353. Or visit one.telushealth.com | Username: **canadalife** | Password: **telus1**

Mental health conditions can affect your ability to work just as much as a physical injury or illness. If you are unable to work due to a mental health condition, contact the Union Hall to request a disability package and see a medical doctor as soon as possible. Please remember that medical documentation is required to support a disability claim related to a mental health condition or physical injury or illness.

This holiday season, remember that asking for help is a sign of strength. Your Mental Wellness benefits are there to support you, so you can focus on your mental health.

Struggling with Gambling? Help Is at Your Fingertips.

Gambling can affect your finances, relationships, work, and mental health. If you're concerned about your gambling, or someone else's, support is available.

Free & Confidential Support

TELUS Health Member Assistance Program (MAP)
24/7 support: 1-866-289-6749

Be sure to identify yourself as an IBEW Local 353 member.

CAMH Problem Gambling Services 416-535-8501 (press 2) Offers outpatient treatment and group treatment in Toronto.

Ontario Problem Gambling Helpline 1-888-230-3505 Available 24/7 to connect you with local treatment in Ontario and support services.

Responsible Gambling Council Local and Regional counselling providers with free and confidential services click here https://responsiblegambling.org/for-the-public/problem-gambling-help/find-a-treatment-centre/local-support-ontario-treatment-providers/

Tools to Help With Gambling

BetGuard: Block access to all regulated online gambling sites in Ontario. Visit https://www.betguard.ca/gp/en/ to download.

My PlayBreak - OLG's self-exclusion program for online and in-person gaming click here to learn more https://www.olg.ca/en/my-play-break.html.

BetBlocker and Gamban - Free Apps that help restrict access to gambling websites and gambling apps click here https://betblocker.org/ and here https://gamban.com/.

TEIBAS End of Year Checklist

The end of the year is a great time to reflect, reassess, and plan ahead. Start the new year with confidence by using our TEIBAS Year-End Checklist to review your priorities and stay on track. Use our TEIBAS Year-End Checklist to review your priorities, look back on 2026, and prepare for a successful 2027 by checking off the items below:

- ✔ Keep up with TEIBAS, check your contact info, beneficiaries and dependants listed on myteibas.com and update us if necessary.
- ✔ Submit any outstanding benefit claims to Canada Life.
- ✔ Review your Quarterly Contribution Statements and Annual Pension Statement on myteibas.com.
- ✔ Remember to check your RRSP contributions and contribution room to make sure you don't over contribute. Check your 2025 CRA Notice of Assessment for your 2026 RRSP room.
- ✔ Sign up for an upcoming TEIBAS Webinar by emailing members@teibas.com.
- ✔ Are you retirement ready? Sign up for a pre-retirement webinar by emailing members@teibas.com and start or review your retirement plan. Reach out to TEIBAS if you have any questions.
- ✔ Download the Canada Life, Telus Health, and Teladoc apps, as well as your digital drug card on your smartphone.
- ✔ Make sure you're sufficiently covered for loss of income by your auto insurance in the event of a motor vehicle accident (MVA). Your IBEW Local 353 disability plan does not include coverage for loss of income due to disabilities arising from a MVA.
- ✔ Review your financial goals for 2027. Feel stuck? Check out the myFinancialWellness page on myteibas.com.
- ✔ Review or plan your monthly budget. Make sure you have an emergency fund to cover between 3 to 6 months of expenses.
- ✔ Update your will or create one. Don't know where to start? Check out Clear Estate to get started https://www.clearestate.com/partners/canada-life-ws.

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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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