

LiUNA!care

LOCAL 183™

BUILDING HEALTHY FUTURES

SUMMER 2020 | ISSUE 2



IN THIS ISSUE:

- Navigating Covid-19
- Member Advantage Photo Cards
- vCare Virtual Healthcare
- Long-Term Care Benefit Enhancements
- Self Help Works
- Health Coaching
- Virtual Home Delivery Pharmacy
- eClaims
- Electronic Funds Transfer
- mHealth Virtual Mental Healthcare
- Prescription Drug Savings Program
- Health Care Navigation
- MyConsult Second Opinion



A MESSAGE FROM
THE BUSINESS MANAGER
JACK OLIVEIRA

Welcome to the Summer 2020 issue of your LiUNAcare Local 183 newsletter. I'd like to open by acknowledging the challenges you're no doubt experiencing due to Covid-19. This is a difficult time for all and we are committed to supporting you in the best ways possible.

In April, we issued vacation pay two months ahead of schedule and we reduced the monthly hours required for benefit eligibility for the months of May, June and July. We also extended emergency benefits for the same period. Your wellbeing and the wellbeing of your eligible dependents are important to us and we're always working on ways to serve you better.

In this issue, we've included information about available online mental health and healthcare support that may help you navigate this time with greater ease. Plus, we've highlighted recent program enhancements, including access to a digital pharmacy and two new virtual wellness programs. Please take some time to familiarize yourself with these excellent new benefits.

If you have any questions regarding your benefit program, don't hesitate to call us at **(416) 240-7487** or send an email to **info@183membersbenefits.ca**. We are here to help!



LiUNA! LOCAL 183
Feel the Power



LOCAL

Navigating Covid-19

As we continue to keep ourselves informed of evolving issues related to the pandemic, we want to highlight how LiUNAcare Local 183 can support you during this period of uncertainty.

We implemented changes to serve you better.

- **Early vacation pay:** By now, you should have received vacation pay amounting to all contributions made on your behalf between May 1, 2019 and April 30, 2020.
- **Benefit eligibility adjustment:** For the months of May, June and July 2020, we reduced your monthly hour requirement from 130 to 90 hours per month so that you may preserve your hour bank and extend benefits in the event you were laid off due to Covid-19.
- **Emergency benefit extension:** We extended emergency benefits for the months of May, June and July 2020 to support you regardless of how many hours you have banked.

Support is at your fingertips.

With physical distancing measures in place, it makes sense for you to acquaint yourself with these virtual benefits:

- **vCare Virtual Healthcare:** Virtual consults for non-emergency healthcare
- **NEW! Long-Term Care Benefit Enhancements:** Additional support and coverage for costs associated with long term care
- **NEW! Self Help Works:** Video-based workshops to help you achieve your lifestyle goals
- **NEW! Health Coaching:** Diabetes, weight management and mindful eating support
- **NEW! Virtual Home Delivery Pharmacy:** A handy new app for fast, free medication delivery service
- **eClaims:** Online platform for submitting and tracking medical claims
- **NEW! Electronic Funds Transfer:** Claims reimbursement direct to member bank accounts
- **mHealth Virtual Mental Healthcare:** Online therapy and other mental health resources
- **Prescription Drug Savings Program:** Preferred pricing at specific stores
- **Health Care Navigation:** Assistance navigating the healthcare system
- **Cancer Assistance:** Access to highly trained oncologists and accredited oncology nurses
- **MyConsult Second Opinion:** Connecting you to top medical specialists

Our offices are open!

If you need help accessing services and support during this period and beyond, please email us at info@183membersbenefits.ca or call 416-240-7480.

Member Advantage Photo Cards

With this newsletter you should find your new Member Advantage photo card(s).

At your next pharmacy visit, please provide your new Member Advantage photo card to a pharmacy staff member. Request that the pharmacy update your profile with the new card information, and the profile for everyone in your family, if applicable.

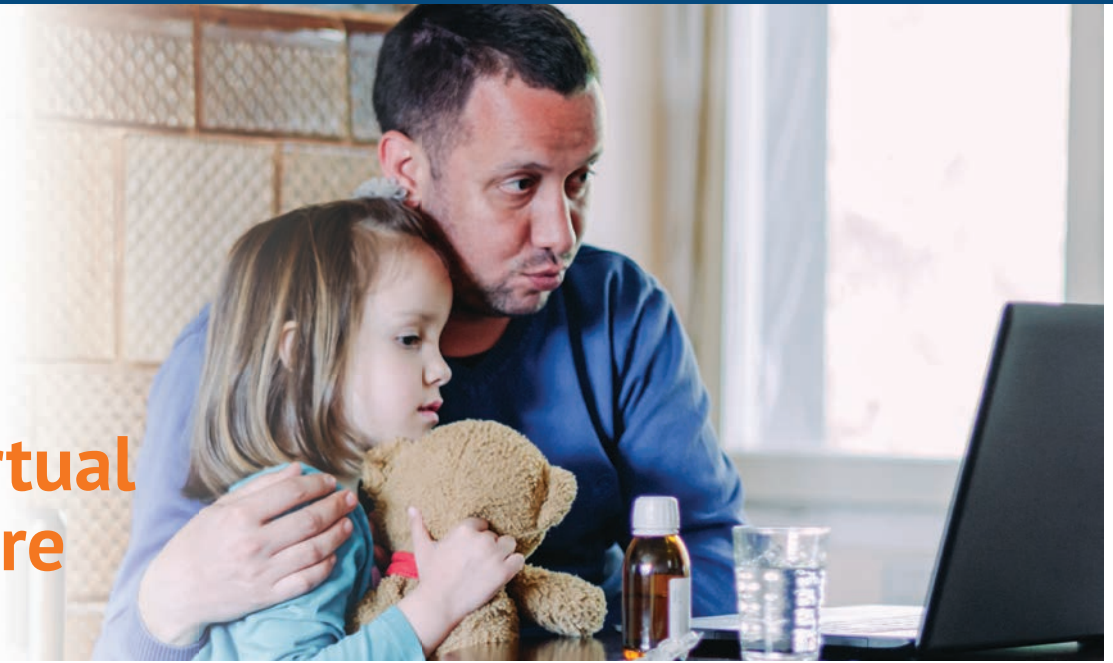
For members who did not receive a photo on their card, it is required that all members and their spouses have their photos taken by **no later than December 31, 2020.**

To have your photos taken, please visit the LiUNAcare Local 183 Card Services Department during office hours. Members will be required to provide government issued photo ID, along with their union membership card to process a Member Advantage photo card.





vCare Virtual Healthcare



Have a health question or concern? Our virtual care platform is designed to address your healthcare needs via secure text and video chat – anytime, wherever you are.

A valuable component of your benefit plan, vCare Virtual Healthcare enables you and your eligible dependents to:

- **Save time and money.** Virtual care means no travel time, no wait time, and no parking fees or other transportation costs.
- **Receive timely healthcare support.** Face-to-face, same-day appointments are almost impossible to get with physicians. Meanwhile, vCare instantly connects you with a healthcare provider.
- **Get access to unlimited 24/7 virtual consultations.** Instead of visiting a walk-in clinic or emergency room for non-emergency issues, get the support you need through vCare – any time, day or night, seven days a week.

Don't wait until you're sick!

Take a moment now to activate your vCare account!

This way, you'll be able to request healthcare support without delay when the need arises. Simply visit liunacare183.com, click on the vCare link in the top right-hand corner of your screen, and follow the steps to register.

Please note: This service is not to be used for emergencies. In case of emergency, please call 911 or head to the nearest emergency room. At the discretion of our healthcare providers, you may be asked to schedule an in-person medical appointment in lieu of a virtual consult. Clinicians cannot complete Workers' Compensation forms or provide sick notes for absences of more than three days.



Long-Term Care Benefit Enhancement



The Long-Term Care Benefit helps with the cost of Long-Term Care services during a prolonged or chronic illness, such as arthritis, paralysis due to stroke, a cognitive impairment due to aging or a serious accident.

- Benefits are payable if one is unable to perform at least two of the six activities of daily living without assistance.
- Coverage is applicable for active members of LiUNA Local 183 Members Benefit Fund and Retired Members of Labourers' Local 183 Retiree Benefit Trust Fund along with their legal spouses including common law spouses.
- Spouses become eligible for coverage at the same time as the member or retiree (or when they become your legal spouse), provided they are not eligible for a basic daily benefit claim at that time.
- Benefit waiting period is 90 days.
- Basic daily benefit of \$50 for daily assistance.
- Daily benefit of \$100 towards expenses for eligible home care services (receipts are required).

ENHANCEMENTS EFFECTIVE MAY 1, 2020

- **NEW!** Lifetime maximum increase from \$200,000 to \$300,000 per insured individual effective for any new claims incurred on or after May 1, 2020.
- Claims incurred prior to May 1, 2020 to remain at \$200,000 lifetime maximum.
- **NEW!** Addition of a surviving spouse benefit for both active/retired members for a maximum of two years from the deceased date of the active/retired member.
- Surviving spouse must document eligibility on or after May 1, 2020, within two years of the date of death to be eligible for the surviving spouse benefit.
- **NEW!** Home modification benefit of up to \$500 per period of care for costs incurred within 60 days of date of eligibility for primary home modifications.
- **NEW!** Grief counselling benefit added to pay up to \$1,000 incurred within 365 days of member's death for your surviving spouse/caregiver and/or dependent children provided by a registered therapist or counsellor.



Self Help Works



Habits are easy to start and hard to break. Make your lifestyle goals a reality with video-based workshops. Ready for a healthier lifestyle? It's easier than you think!

Self Help Works online programs use a training process that combines the principles of cognitive behavioural therapy with health coaching best practices, for members and their eligible dependents.

- **Quit smoking for good**
You know every puff is dangerous, yet you find it hard to stop. This program will help you quit forever.
- **Lose weight without the need for willpower**
Learn how to change the way your mind responds to food, and drop the pounds permanently without even trying.
- **Regain control over your alcohol consumption**
Choose health, choose clarity, choose sobriety – without feeling deprived. Participation remains completely confidential.
- **Learn to love exercise**
This 12-week program begins where you're sitting right now and ends 12 weeks later with a healthy new you that loves being active.
- **Reduce stress**
It's part of life but it doesn't have to run your life. Regain control, learn to face your problems head-on, and find the peace you seek.

- **Manage your diabetes**
Discover how to manage your condition with power and confidence so that you can lead a normal, happy life.
- **Restore sound sleep**
Change the thoughts and beliefs that drive insomnia, reset your body clock, and learn to rest well to live well.

liunacare.com/selfhelpworks

Learn more about these life-changing programs and get started today!

All you need to register is your Group Policy Number and Certificate Number, located on your Member Advantage card.



Health Coaching



Did you know 3.4 million Canadians are living with diabetes, 1.3 million have heart disease, and 62% of Canadian adults have excess weight or obesity? An unhealthy diet is one of the primary risk factors for chronic disease. Take back your health with the Health Coaching program.

This confidential program gives you and your eligible dependents telephone access to a dedicated professional who will support you in achieving your health goals around:

- **Diabetes:** Food choices have a major role to play in preventing, managing and even reversing diabetes. Your Certified Diabetes Educator can help you adopt a dietary strategy to regulate blood sugar and avoid, reduce, or eliminate the need for medication.
- **Heart Health:** Take care of your heart health by understanding the risk factors for cardiovascular disease and choosing an eating strategy to minimize those risks. Your Registered Dietitian will help you discover foods that offer protective cardiovascular benefits and guide you toward adopting a heart healthy diet.
- **Mindful Eating:** Get mindful about your food habits to cultivate healthy eating behaviours that will help you achieve your health goals. Your Registered Dietitian will help you make key changes for successful weight loss while staying nourished, satisfied, and enjoying good food.

Experience the benefit of one-on-one coaching support, self-directed nutrition resources, and health tracking features, including:

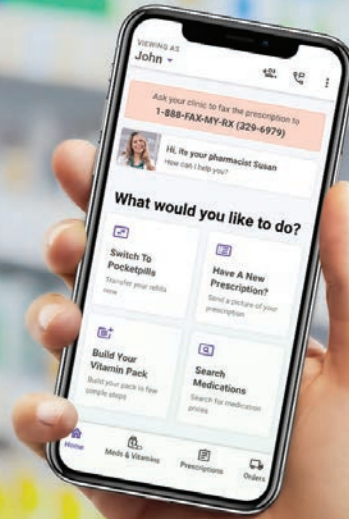
- Online comprehensive nutrition assessment tool
- Personalized nutrition report and meal plan
- 24/7 access to nutrition platform
- Dietitian-approved recipes
- Nutrition resource library
- Goal tracker, food journal, weight tracker and more

Are you ready to take back your health? If so, sign up for the program today. Once you've registered, you'll receive a welcome email with a link to a nutrition assessment. Complete that assessment to gain access to all the resources you'll need to support your goals.

enroll.e-coaching.ca/liuna/183



Virtual Home Delivery Pharmacy

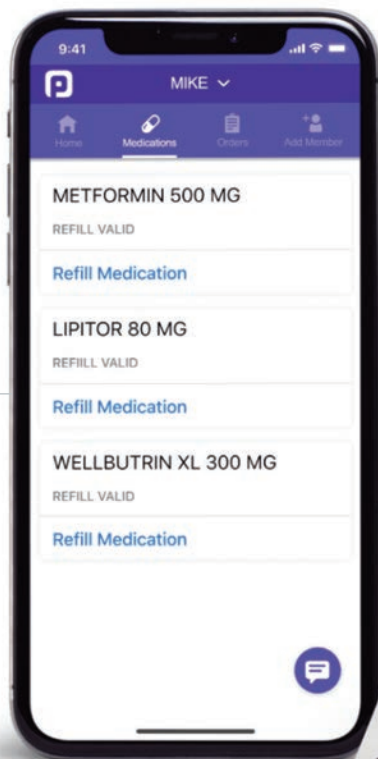


Stay home. Stay healthy. Stay safe. LiUNAcare Local 183 members can now fill and refill prescriptions through PocketPills – a free medication delivery service that’s fast, easy and cost-efficient, and available from coast to coast.

With Home Delivery Pharmacy, you get the benefit of a pharmacist actively managing your health condition, just like you do when you pick up in store, but prescription management is far more convenient.

- Once you’ve signed up, you’ll have easy access to all of your prescription information, including which medications you’re taking, how many refills remain, and your medication history.
- After your prescriptions have been digitally transferred, you can look forward to expedited delivery at no cost to you. Same-day delivery is currently available in Winnipeg, Toronto, and Vancouver.
- No need to organize your pills. That’s done for you. Your medication will arrive in single-dose packets that have been time- and date-stamped. The same can be done with vitamins and supplements.
- You’ll never have to worry about running out of medication. Home Delivery Pharmacy works with prescribing doctors to ensure you receive your refills in a timely manner.
- Pharmacists are available by chat, email, text or phone, to answer any questions you may have about prescriptions, side effects, interactions with other medications and more.





Home Delivery Pharmacy is available online or by using the app on your mobile device.

To get started, you'll need to create an online profile, which only takes a few minutes.

To sign up, visit app.pocketpills.com/liunalocal183 and follow a few easy prompts. If you prefer to register by phone, call **1-855-950-7225** and a member of the team will help you get started.

Once you've registered, you'll have access to all of your prescription information, including:

- which medications you're on
- the number of refills remaining
- your medication history

You can also add any eligible family members to your profile. Doing this allows you to access their real-time medication information, arrange prescription deliveries, and connect with a pharmacist on their behalf.

Available on the App Store or Google Play as PocketPills.





Local 183 eClaims



Submitting and tracking medical claims for yourself and your eligible family members is a snap thanks to the LiUNAcare Local 183 eClaims app, available from the App Store or Google Play. Check out our short how-to video to get started on your mobile device. You'll be up and running in no time!

Download the app today!

Download the **LiUNAcare Local 183 eClaims** app from the App Store or Google Play and follow the registration instructions. Check out our video for helpful information on how to register. Find the video online at liunacare183.com on the **What's New** page.



Ready to use the app?

First, you'll need to register your account. This process only takes a couple of minutes. Be sure to have your Member Advantage benefit card handy as you'll be asked to provide the following:

- Your six-digit group number
- Your 10-digit certificate number

GROUP
NUMBER

158000 | 0000000000
BENEFIT CARD NUMBER

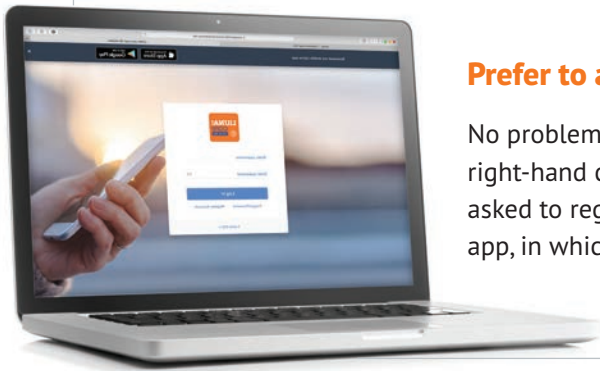
CERTIFICATE
NUMBER

JOHN SMITH
MEMBER NAME

34 ADJUDICARE
DENTAL CLINIC & MEDICAL



assure



Prefer to access eClaims online?

No problem. Go to liunacare183.com and look for the eClaims link in the top, right-hand corner of your screen. Once you've clicked on that link, you'll be asked to register your account, unless you've already done so using the mobile app, in which case you can simply log in and start managing your claims.

THE eCLAIMS APP IS PACKED WITH FEATURES THAT MAKE IT EASY FOR YOU TO MANAGE YOUR CLAIMS.



Search functionality

Use the eClaims search tool to check on the status of your current claims and review details of your claims history.



Alerts

Keep an eye on your eClaims mailbox for incoming notifications and messages, including notes from your plan administrator regarding the status of your claims.



Digital Member Advantage card

This convenient digital card means more free space in your wallet and less hassle when you need to access your plan details.



Beneficiary claim management

Manage all claims in one place by toggling between your name and that of eligible dependents.



Photo claim submission

Take a picture of your receipts using your mobile device and upload, or scan receipts and upload online.



Explanation of benefits

Access your claims history to get an explanation of benefits pertaining to specific claims.

NEW!

EFT – Electronic Fund Transfer

Starting September 1, 2020, members will be able to go to liunacare183.com to download an EFT (Electronic Fund Transfer) authorization form. Once completed the form can be mailed in, emailed, or dropped off at Member Services. Upon receipt, all prescription drug, extended healthcare, or dental claims submitted by the member for services paid out of pocket will be reimbursed directly into the members bank account upon claim approval.



mHealth Virtual Mental Healthcare

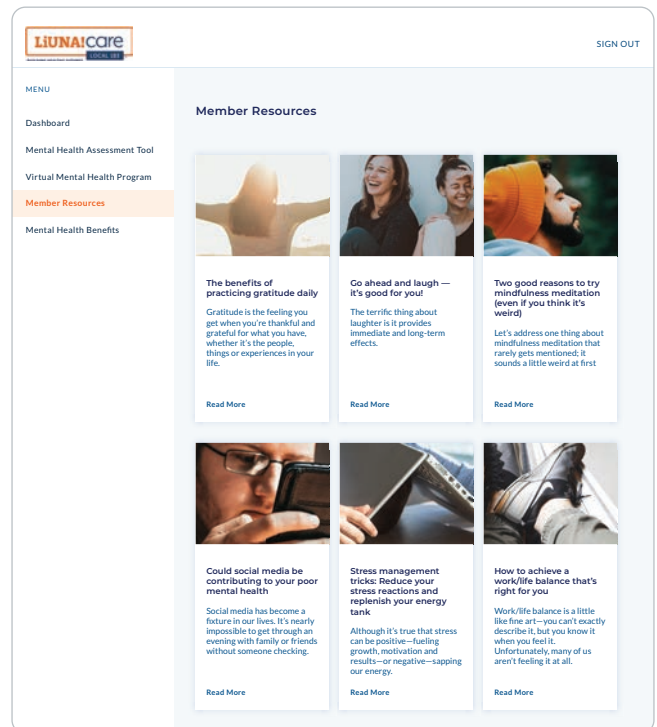


If you struggle with stress, depression, anxiety or any other type of mental health issue, you're not alone. Mental health is the number one cause of disability in Canada, and LiUNAcare Local 183 is committed to giving you and your eligible dependents the resources you need to support your mental wellness.

LiUNAcare Local 183 mHealth is an easy-to-access digital resource that you can turn to for a variety of mental health resources, including:

- a knowledge forum and library of informative videos and podcasts
- a proprietary diagnostic and statistical mental health assessment tool
- online therapy through our virtual mental health program
- and more

All of these resources can be accessed in the comfort of your own home using your computer or handheld device. Rest assured any exchange of information between you and mHealth will be strictly confidential.



MEET LIFE'S CHALLENGES HEAD ON WITH THE HELP OF THESE RESOURCES:



Mental health knowledge forum and library

You'll find helpful articles and a variety of resources on topics like stress management, work/life balance, mindfulness meditation and more, as well as strategies for managing anxiety, mood disorders and living a healthy, well-balanced life.



Mental health assessment tool

While no automated tool can replace the opinion of a medical professional, this assessment tool can offer valuable insight into any mental health issues you may be experiencing, along with suggestions on helpful steps you can take to improve your mental wellbeing.



Virtual mental health program

This program gives LiUNAcare Local 183 members access to professional mental health support in the form of Cognitive Behavioural Therapy, also known as CBT.

CBT is a short-term therapy that offers long-term benefits with respect to a range of psychological conditions including but not limited to anxiety, depression, stress, and panic disorders.

Get the support you need to return to work feeling healthier, happier, and emotionally stronger by participating in digital therapy sessions from the comfort and privacy of your home for up to 12 weeks.

How to sign up

Visit liunacare183.com and look for the mHealth link in the top, right-hand corner of your screen. Once you've clicked on that link, you'll be guided through a few simple registration steps.

For access to resources when you're on the go, be sure to download the **LiUNAcare Local 183 mHealth** app.

Available on the App Store or Google Play





Prescription Drug Savings Program



Is there a Metro, Pharma Plus, Sobeys, Food Basics or Rexall store near you? If so, consider heading to one next time you have a prescription to fill so that you can take advantage of preferred pricing.

These stores offer LiUNAcare Local 183 members reduced dispensing fees, as well as reduced mark-ups on ingredients.



Dispensing fees vary from pharmacy to pharmacy as there is no set industry standard. By choosing a pharmacy with a low dispensing fee, you reduce the overall cost of your medication.



Industry reports show that pharmacies apply a 15% to 30% mark-up to the cost of a drug's ingredients. Our **Prescription Drug Savings Program** partners provide Union members with a substantially reduced drug mark-up of 8% to 11%.

When you fill your prescriptions through our preferred providers, you generate significant savings that we then invest back into your benefit plan. In other words, you support the strength and stability of the coverage you and your dependents count on.

Get to know our preferred providers

TO AUTOMATICALLY RECEIVE SAVINGS ON YOUR PRESCRIPTION DRUGS, SIMPLY SHOW YOUR MEMBER ADVANTAGE CARD TO THE PHARMACIST WHEN FILLING PRESCRIPTIONS AT ANY OF THE FOLLOWING STORES:

Rexall™ PharmaPlus®

Pay a preferred dispensing fee of just \$9.97 (versus \$12.99)

Plus, sign up to get 20% off 4,000+ Rexall exclusive brands. Simply apply for an exclusive Rexall savings card by visiting rexall.ca/rexallexclusivesavingscard and entering the following **Group ID: L183_2020**. You'll be able to download/print your card and start using it right away.

There are 447 Rexall-owned stores across ON, BC, AB, SK and MB. For store locations, visit rexall.ca.



Sobeys 

Pay a preferred dispensing fee of just \$8.83 (versus \$11.20)

Plus, take advantage of special Air Miles promotions in store and when checking out.

There are 426 Sobeys-owned stores across ON, BC, AB, SK, MB, NB, NS and NL. For store locations, visit sobeys.com.

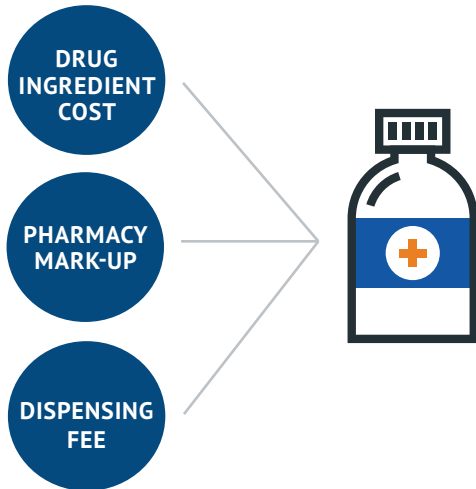
metro



Pay a preferred dispensing fee of just \$5.99 (versus \$10.49)

Plus, periodically receive coupons entitling you to additional savings exclusive to Union members only.

There are 74 Metro-owned stores across Ontario. For store locations, visit metro.ca or foodbasics.ca.



Prescription drug costs

Prescription drug costs vary from pharmacy to pharmacy, depending on the mark-up and dispensing fee.

- The drug ingredient cost is the amount a pharmacist pays to buy the drug.
- The pharmacy mark-up refers to any additional amount a pharmacy may charge for a drug, above the original drug cost. The mark-up is applied to help pay for the costs of running the pharmacy.
- The dispensing fee is the amount pharmacies charge for their professional services when they fill a prescription.

| Pharmacy | Average dispensing fee |
|--------------------|------------------------|
| All Pharmacies | \$11.91 |
| Canada Safeway | \$11.84 |
| Costco | \$3.89 |
| Independent | \$13.46 |
| Sobeys | \$8.83 |
| London Drugs | \$8.41 |
| Pharma Plus | \$9.97 |
| Pharmasave | \$12.51 |
| Rexall | \$9.97 |
| Shoppers Drug Mart | \$11.87 |
| Metro | \$5.99 |
| Walmart | \$9.97 |
| Loblaws | \$10.35 |

Dispensing fees

Choosing a pharmacy with a low dispensing fee helps the status of the benefit plan expenses and the overall cost of your medication.

All pharmacies charge a dispensing fee but there's no set standard so the fee may vary significantly from pharmacy to pharmacy.

Note: Data based on 2019 Drug Survey Report.

Preferred providers

| | Metro and Food Basics | Rexall and Pharma Plus | Sobeys |
|--|---|---|--|
| Regions | ON | ON, BC, AB, SK, MB | ON, BC, AB, SK, MB, NB, NS, NL |
| Total stores | 74 | 447 | 426 |
| Average dispensing fees | \$10.49 | \$12.99 | \$11.20 |
| LiUNAcare Local 183 preferred dispensing fees | \$5.99 | \$9.97 | \$8.83 |
| Additional value adds | Coupons exclusive to Union plan members issued periodically | Exclusive savings card that gives you 20% off of 4,000+ Rexall-branded products | Air Miles promotions in store and when checking out. |



Health Care Navigation



Navigating Canada's complex healthcare system isn't easy. Whether you or an eligible dependent needs support managing a chronic illness, diagnosis, treatment or rehabilitation, Compass Health Care Navigation is here to assist you every step of the way.

Find a coach to support you in your journey back to health

Taking care of your health is easier when you have an advocate on your side. Connect with a nurse navigator who knows the healthcare system inside and out and can act as your single point of contact to help ensure you receive the care you need, when you need it, from the right care provider.

Compass Health Care Navigation is the only service of its kind in Canada. Working in collaboration with the Cleveland Clinic, this organization can assist you in the following ways:

- Arrange doctor-to-doctor consults to help achieve greater clarity in the event you've received a second opinion
- Facilitate in-depth assessments of treatment plans and options recommended by your treating physicians to ensure these are consistent with medical best practices

- Help you explore and understand your options when it comes to tests and treatments
- Facilitate diagnostic tests, treatments and clinical trials
- Point you towards alternate treatment locations, if and when desired or needed
- Provide you with support through ongoing coaching

To connect with a nurse navigator and/or learn more about the ways Compass Health Care Navigation can dramatically improve the overall quality of care, recovery and outcomes for you and your loved ones, call **1-866-883-5956**.



MyConsult Second Opinion

Cleveland Clinic's MyConsult Online Medical Second Opinion program connects you to the expertise of top Cleveland Clinic specialists without the time and expense of travel.

How does it work?

Through the secure web platform, members and eligible dependents can submit their detailed health information, medical records and diagnostic test results. The most appropriate Cleveland Clinic expert is assigned to the consultation and will render a detailed second opinion. The report includes commentary about the diagnosis and treatment options or alternatives and recommendations regarding future therapeutic considerations. Members are also able to send additional questions to the physician who provided the report.

The Cleveland Clinic expert will work directly with you and your family physician to make recommendations about your treatment plans or options.

Use MyConsult Online Medical Second Opinion to:

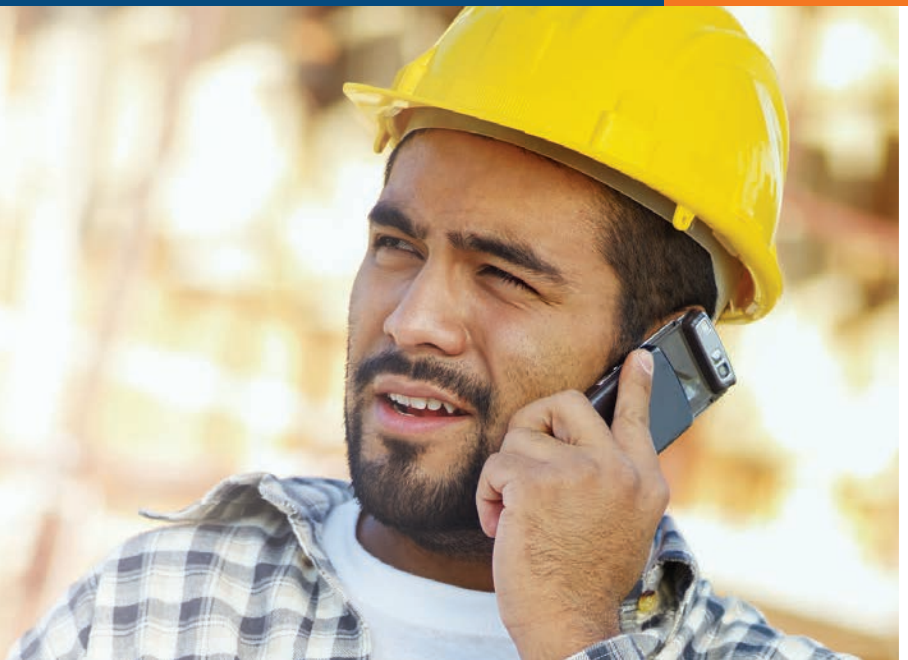
- Make the most informed decision about your healthcare or that of an eligible dependent
- Ensure your diagnosis is correct
- Ensure your treatment plan is optimal for you
- Receive a comprehensive written report from a Cleveland Clinic expert
- Learn about new, innovative treatment options









MyConsult

For more information please contact MyConsult at clevelandclinic.ca



Get In Touch!



| | | |
|---|--|--------------------------------------|
|  | (416) 240-7480 | liunacare183.com |
|  | Member Services (416) 240-7487 1-888-790-3534 | info@183membersbenefits.ca |
|  | Member Health Management Services (416) 240-2104 1-866-315-6011 | memberhealthservices@liunacare183.ca |
|  | Digital Benefits Help Desk (416) 240-7640 | infobpatech@bpagroup.com |
|  | Virtual Home Delivery Pharmacy 1-855-950-7225 | app.pocketpills.com/liunacare183 |
|  | Self Help Works | liunacare.com/selfhelpworks |
|  | Health Coaching Program | enroll.e-coaching.ca/liuna/183 |
|  | Cancer Assistance 1-866-599-2720 | |
|  | Health Care Navigation 1-866-883-5956 | |
|  | MyConsult Second Opinion Medical 1-866-883-5956 | clevelandclinic.ca |



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