



LiUNAcare

New name, new look, same great benefits!

Now operating under **LiUNAcare Local 183**, we continue to proudly serve the members of LiUNA Local 183 and improve the health and well-being of all working families of LiUNA Local 183.



We're committed to building healthy futures.

You deserve a forward-thinking care provider that's focused on your long-term wellbeing. Our new name and website better reflect this focus, as do the changes we're making to offer you a superior benefit experience while doing all we can to help ensure a healthy future for you and your dependents.

Explore what's new to learn how LiUNAcare Local 183 is adding value to your membership: liunacare 183.com

Extended healthcare electronic claims are now available

Your chiropractor, physiotherapist, and other paramedical providers can now submit claims on your behalf, reducing your out-of-pocket expenses.

Your healthcare provider invoices LiUNAcare Local 183 directly and the paperwork is taken care of for you, just like when you go to the pharmacy or the dentist. All you have to do is present your Member Advantage card.

Take advantage of using your Member Advantage card to streamline the processing of your health claims. Ask your healthcare practitioner if they can submit electronic claims or contact Member Services for more information.

New Member Advantage Cards coming soon!

In 2020, all members and eligible spouses will receive a new Member Advantage card with photo identification and electronic coding to make access to claims and services fast, safe and secure. Stay tuned for more details.





Submitting a claim? There's an app for that!

Submitting and tracking claims is now quicker and easier than ever! The new **LiUNAcare Local 183 eClaims** mobile app and website allows you to get up to the minute information about your claim status and the ability to submit claims through your mobile device, tablet or laptop.

Submit claims, view claim status and learn more about your benefits online with a computer or with our app on your mobile devices.

To get started, all you need to do is register. You can do so by downloading the app to your phone or by accessing **LiUNAcare Local 183 eClaims** from our website. Choose either way below and follow the instructions on the next page. Once registered you'll be all set to submit your claims electronically.







Mobile app

To download the mobile app to your phone or tablet, go to the App Store (iPhone) or Google Play (Android) and search **LiUNAcare Local 183 eClaims**. Look for the LiUNAcare app icon pictured above and click "GET" (iPhone) or "Install" (Android) button. Follow the steps on the next page to register yourself and your eliqible dependents.

Web access

To access eClaims from your computer click **eClaims** on the top right of our website — **liunacare183.com** — and follow the steps on the next page.

LiUNAcare Local 183 eClaims Features



Search functionality

Have a historical reference of all of your claims and what they mean.



Notifications

Receive updates on your claim submission.



Digital Member Advantage card

Always have a digital copy of your Member Advantage card, conveniently located within the app.



Beneficiary claim management

Manage claims for you and your eligible dependents and get an overview from the app or your browser.



Photo claim submission

Submit your claims with the camera in your phone and upload directly to the app.



Explanation of benefits

View or print an "EOB" – explanation of benefits of your claim submissions.



Sample Member Advantage Card (Please keep your card — do not throw away)

Beginning your registration process

As a first time user of **LiUNAcare Local 183 eClaims** you will have to register your account. In this step you will need your Member Advantage benefit card. In the registration process you will be asked to provide your:

GROUP NUMBER

The first six digits of your benefit card number.

CERTIFICATE NUMBER

The second set of ten digits of your benefit card number.

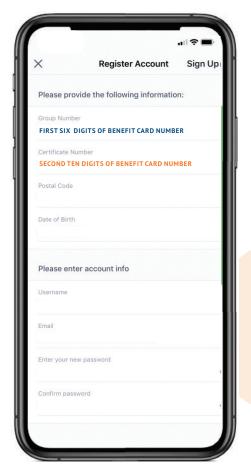
STEP 1

On your phone, download/open the application and click "Register Account" in the bottom right corner.



STEP 2

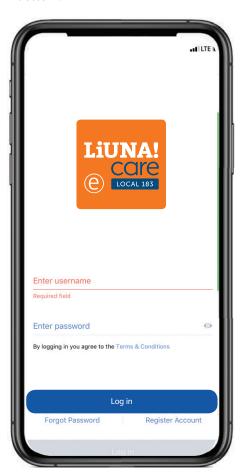
Enter your information in each section. You will need to create a username and password, then click "Sign Up".



Keep a copy of your username and password — you will need this information to login.

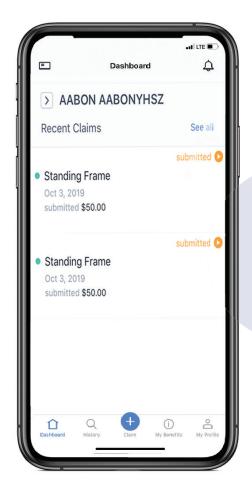
STEP 3

You will return to the login page where you will enter your username and password and click login at the bottom.



STEP 4

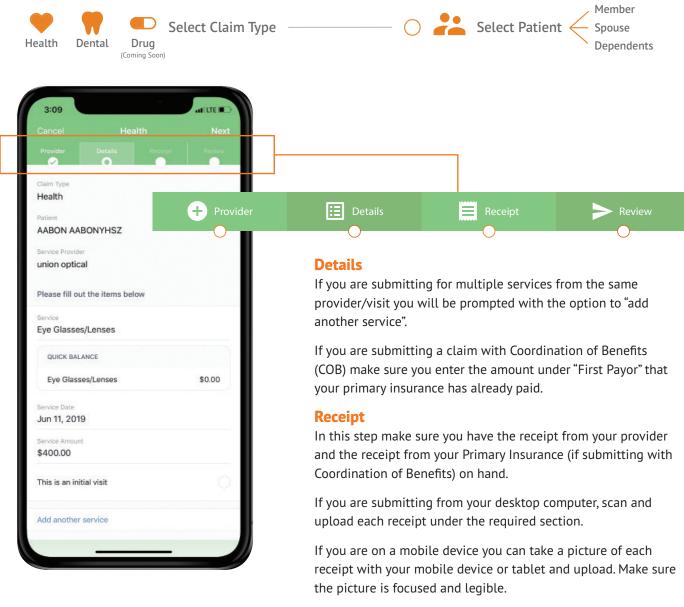
This is your dashboard. Here you can see recently submitted claims and the status of your claims.



Follow the instructions on the next page to learn about the claim submission process.

If you have any technical questions about the app or website, call our **Digital Benefits Help Desk** at **(416) 240-7640** or email **infobpatech@bpagroup.com**

Submitting a claim



Provider

Your provider is the specialist fulfilling your particular claim. You can search for them in the search bar.

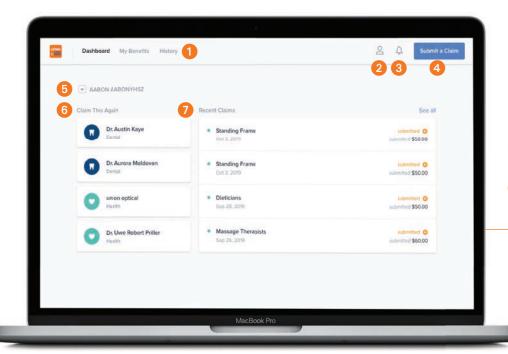
As you submit more claims your providers will be saved for easy selection for future claims.

Review

Once you have uploaded your receipts you will have the option to have a final review of your claim. Once you have ensured the information is correct tap/click the checkmark icon to submit your claim.

Your claim will be reviewed, and you can check the status in your "Dashboard" or under "History".

You will be notified once your claim has been paid or if it has been declined.



LiUNAcare Local 183 eClaims dashboard navigation

1 Navigation

Navigate your way through different pages of the application. "History" allows you to review past claims and to see an "Explanation of benefits" related to a specific claim.

2 Profile

Access details regarding your profile as a member. You can also switch profiles between yourself, spouse and dependents to check their benefit balances. Access a digital copy of your Member Advantage card and change your password if necessary.

3 Notifications/Messages

When you have a notification or message you will see an alert to check. This can include messages from the administrator regarding your benefits or updates on the status of your claims. Be sure to check your messages regularly so that you can stay up to date.

4 Submit a Claim

Start the submission process of your claim here. See the previous page on how to submit a claim. Be sure to scan or take a picture of your receipt for the submission process.

5 Switch Claimant

Toggle between "Member", "Spouse" and "Dependents" if applicable. When you switch the claimant "Recent Claims" and "Claim This Again" will update to reflect the selected claimant.

6 Claim This Again

This section shows claims that have been consistently submitted by a member. If you have the same weekly, daily or monthly claim it will show up in this section to make the submission process easy. Your provider will already be filled out, simply fill out the specific details of the claim.

Recent Claims

See claims that have recently been submitted and the status of a claim. Click the "See All" button to expand this view to get a historical view of all claims. You can also go to "History" in the navigation menu at the top of the page to see all claims submitted.



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.

Your new on-demand virtual healthcare solution.

The **LiUNAcare vCare online platform** provides you and your family with 24/7, personalized medical support wherever you are in Canada. Connect instantly with a **healthcare provider** for your primary health questions and concerns.

- Unlimited virtual consultations via secure text and video chat, 24/7
- Convenient primary and mental health-care support
- Fill and refill prescriptions, specialist referrals, and lab requisitions
- Coverage for you and your eligible dependents
- Virtual follow-ups with no appointments required
- Health record on the platform, with updates sent to your family doctor with your consent

Avoid visits to walk-in clinics or emergency rooms for non-emergency issues such as:

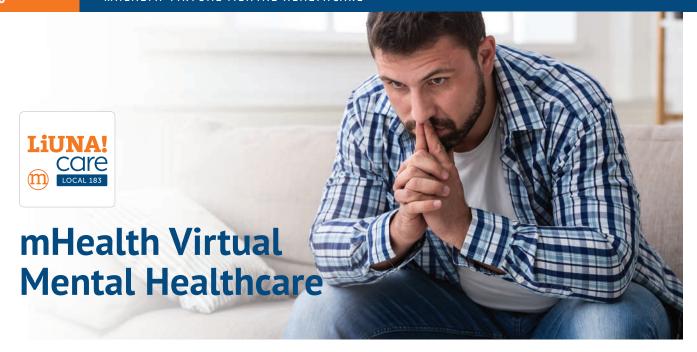
- Infections, rashes and skin irritations
- Anxiety and depression
- · Stomach and digestive issues
- Cough, cold and flu
- \bullet Weight loss counselling and smoking cessation

And many more!

Don't wait until you're sick!

Activate your account now to be ready when the need arises. Simply click on the **vCare** link at the top right of our website - **liunacare183.com** - and follow the steps to register.

Please note: Specific cases will require an inperson medical appointment at the discretion of our healthcare providers. This service is not for emergencies — for emergencies, please call 911 or go to the nearest emergency room. Our clinicians cannot complete Workers' Compensation forms or sick notes for more than three days.



As a member of LiUNAcare Local 183, you and your eligible dependents have access to mental health information, support, therapy and a variety of other resources.

Easy-to-access digital platform with educational materials and virtual real-time therapy.

Our new **LiUNAcare mHealth online platform** can help assess any mental health issues you may have and provide support. The results can be downloaded and shared with your primary care physician or your mental health counsellors. You can use the tool from the comfort of your own home on your computer or handheld device. Your responses will be confidential and secure.

To access mHealth from your computer click **mHealth** on the top right of our website — **liunacare183.com** — and follow the steps to register.



A mental health knowledge forum and library with videos and podcasts.



Proprietary diagnostic and statistical mental health assessment tool.



Video therapy; mental health care treatment.



Introducing Member Health Management Services — your one-stop destination for support on all matters relating to disability, workers' compensation, and other benefits to get you back to health.

At **LiUNAcare Local 183**, we're always looking for new ways to serve our members better. We understand that accessing the right treatment and plan benefits and services at the right time is crucial. That's why we've created a new **in-house department** you can turn to for all the disability, health and wellness assistance you seek.

In addition to helping you access short-term and long-term disability benefits, Member Health Management Services is here to promote your return to health by:

- Providing occupational accident case management (WSIB)
- Expediting diagnostic and specialist assessments
- Healthcare navigation and second opinions
- Coordinating mental health wellness strategies and counselling
- Accessing medically related plan benefits such as hospital cash, critical illness, long term care, home nursing, AD&D, life insurance and other benefits

Coordinating plan benefits during a medical absence, and more

Whether you are waiting for a specialist appointment or diagnostic test, struggling to stay at work due to a medical or mental health issue, off work due to disability, or simply want to connect with someone regarding your health and wellbeing, Member Health Management Services is here to help.

Questions about our services or an ongoing claim?

Just give us a call at **(416) 240-2104**, toll-free **1-866-315-6011**, or email us at: **memberhealthservices@liunacare183.ca**. You can also submit claim forms or documentation by email.



Every member's expectations and needs are different. Compass Health Care Navigation along with the Cleveland Clinic provide an individualized and personal service based on your situation.

How does it work?

Compass Health Care Navigation works with the public health care system to help members and eligible dependents navigate the system, providing a single point of contact throughout diagnoses, treatments and rehabilitation to ensure continuity of care. Personal nurses support the member and eligible dependents through the entire process. Compass Health Care Navigation ensures members receive the right care, at the right place, at the right time, every step of the way. Call **1-866-883-5956** today to speak with a nurse navigator.

- Doctor-to-doctor consults with patient/local treating physicians after completing medical second opinions.
- In-depth assessments of treatment plans and options proposed by the local treating physicians to ensure they are consistent with medical best practice.
- Explanation of options for tests/treatments in each particular case.
- Facilitate access to diagnostic tests, treatments and clinical trials.
- Guide patients to alternate treatment locations, when requested or required.
- Nurse navigators provide ongoing coaching as to how best to manage their chronic condition.
- Dramatically improve the overall quality of care, recovery and outcomes.
- The only service of its kind in Canada.
- Providing health coaching along with nurse navigation for chronic disease states, i.e. diabetes in the workplace.



The Cancer Assistance program was created to help individuals navigate the complexities of the public health care system.

Cancer Assistance Program

Cancer Assistance is a Canadian first, specializing in cancer care. It is the only program of its kind that is directed by a group of highly trained oncologists and delivered by experienced and accredited oncology nurses who work with patients and their immediate family to ensure that they receive the right treatment, at the right time, and in the right place.

Cancer Assistance navigates cancer patients and their eligible dependents through the public health care system. Oncology nurses backed by leading oncology specialists consult with the patient by telephone, throughout Canada, in both rural and urban communities.

Benefits of the program:

- Help reduce the physical and emotional impact of cancer.
- Ensure medical best practices are utilized throughout active treatment.
- Provide expert assessment of current cancer treatment approaches.
- Provide answers to patients' questions and explanation of tests and treatments.
- Empower patients to better understand their diagnosis and treatment options.
- Overall 92% of members are able to work throughout their treatment.

Cancer Assistance



Your prescriptions delivered right to your door and pre-packaged for your convenience.

HOME DELIVERY IN 5 EASY STEPS!

1 Starting Home Delivery Pharmacy Create your account by signing up online at alliancepharmacy.ca or over the phone at 1-877-796-7979.

2 Transfer medical information

Have your doctor fax your new prescriptions and existing prescriptions from your previous pharmacy.

3 Prescription filling

Robotic dispensing technology enables prescriptions to be filled accurately and efficiently, prescriptions are sorted into daily doses and can even be filled for morning and evening doses.

4 Shipping

Free, next business day shipping on all your prescription medications, across Canada.

6 Replenish

Home Delivery Pharmacy will send a refill reminder before you run out, and will call your doctor when your prescription needs to be renewed.

MedPack™: medication, simplified!

When you receive your shipment your medications will be organized by daily doses in plastic bags with your medication information listed on the front, which includes:



ADDITIONAL INFORMATION















Savings

Home Delivery Pharmacy charges lower than average markups and dispensing fees. Additionally, Home Delivery Pharmacy works with members to optimize prescription supplies of maintenance medications and explore therapeutic alternatives.

Free delivery

Convenient free next business day delivery across Canada to home, work, or any post office.

MedPack

Simplify medication management with Medpack. Each personalized MedPack clearly shows the date, time and names of the medications so you take the right medication, at the right time, every time.

Medication dashboard

Convenient access to your personal prescription information and service features:

- Prescription information and refills remaining
- Make refill requests
- Pay online

Text messaging

Conveniently chat with the pharmacy team by texting the pharmacy toll free number. Make refill requests, confirm delivery addresses and leave after hours messages at 1-877-796-7979.

Counseling

Prescription counseling is initiated on ALL initial prescriptions by telephone. Pharmacists offer counseling on refilled prescriptions and/ or over-the-counter medications.

Wellness essentials

Shop a selection of non-prescription products and have them conveniently delivered. Wellness essentials typically ship independent of prescription medications within 1-3 days. Visit AGPPlus.ca to receive \$10 off and free shipping on your first order of \$35 or more.



Take advantage of reduced fees on prescription medication, and other value-adds!

Get more from your coverage

As a LiUNAcare member, you have access to preferred pricing through participating providers.

By filling your prescriptions with the listed providers below, you will have access to lower dispensing fees, lower ingredients cost and exclusive perks from each provider. Over the long-term these savings will be invested back into the benefit plan, making sure members and their eligible dependents can get the best benefit coverage possible.

Participating stores provide you with:



LOWER DISPENSING FEES

Avoid the hassle of shopping around for lower fees every time you fill a prescription.

Participating providers provide reduced dispensing fees.



REDUCED PHARMACY MARK-UP

Industry reporting shows pharmacies can charge up to 15-30% above the ingredient cost of the drug.

Participating providers provide Union members with a reduced drug markup of between 8% and 11%.

For store locations, visit these websites:

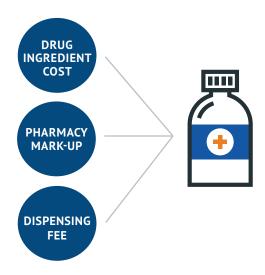
metro

Pharma Plus

Sobeys 💠



Rexall



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.

By filling your prescriptions with the listed providers below, you will have access to lower dispensing fees, lower ingredients cost and exclusive perks from each provider.

Over the long term these savings will be invested back into the benefit plan, making sure members and their eligible dependents can get the best benefit coverage possible.

Rexall®

\$9.97 DISPENSING FEE

When you pickup your prescriptions at Rexall, the savings on your prescription drugs are automatically applied when you give the pharmacist your Member Advantage card.

To receive your exclusive savings card go to rexall.ca/rexallexclusivesavingscard, to sign up and follow the instructions on the page by entering your First Name, Last Name and Group ID: L183_2019 and download or print your card.

Members will save 20% off 4,000+ Rexall exclusive brands by showing their savings card at the checkout.

LOCATIONS: ON, BC, AB, SK, MB

TOTAL STORES: 447

metro \$5.99 DISPENSING FEE

When you go to the pharmacy to pickup your medication the savings on your prescription drugs will be automatically be applied when you present the pharmacist your Member Advantage card.

Exclusive savings coupons will be distributed periodically throughout the year.

LOCATION: ON TOTAL STORES: 74

Sobeys 💠

\$8.83 DISPENSING FEE

When filling your prescription drug medication at any Sobeys/FreshCo/IGA/Foodland simply show your Member Advantage card to automatically receive your preferred dispensing fee price reductions.

Members will receive Air Miles promotions in store and when checking out.

LOCATIONS: ON, BC, AB, SK, MB, NB, NS, NL

TOTAL STORES: 426





Canada's largest network of house call doctors

What is National Home Doctor?

National Home Doctor is Canada's largest provider of home visit doctors, whose role is to provide treatment of illness and injury to members and dependents at home when they need to see a doctor, but their family doctor is unavailable.

The service is ideal for either the very young (babies and children under four years of age) or seniors. The conditions that National Home Doctor typically see after hours include common illnesses such as asthma flare ups, allergies, cold and flu, stomach aches, skin infections, earache and migraine: illnesses that, while not emergencies, may require urgent attention from a doctor.

Who uses our services?

The service is focused on members and eligible dependents with an illness who need medical attention. The service is not for medical emergencies, and it is not for routine care. It is also not for the management of chronic diseases, unless a patient needs urgent attention; chronic disease management requires the ongoing care of family practice.







DOCTORS IN HOME

OHIP COVERED AFTER

WHAT DO YOU DO WHEN YOU NEED A DOCTOR —AND IT CAN'T WAIT?

Hours

National Home Doctors are on the road to service their patients weekdays from 4 pm onwards and weekends from 10 am onwards. Call centre opens from 12 am on weekdays and 8 am on weekends/holidays — call (416) 631-3000.

Areas of coverage

Service area includes the entire GTA. This includes; Toronto, Burlington, Oakville, Scarborough, Vaughan, Markham, Richmond Hill, Brampton, Mississauga, and Etobicoke.

Doctors are available 7 days a week, 365 days a year. All appointments are available same day. To book your appointment, visit **homedoctor.ca/book-online** or call **(416) 631-3000**.



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**







Facing an opioid crisis: could medical cannabis be part of the solution?

The construction and building trades industry across North America is facing an unprecedented crisis. For the first time in history, death from opioid overdose is now the single leading cause of death in North America for those under 50, ahead of accidents.

And the building and construction trades are leading the way. These industries are particularly vulnerable, given the obvious nature of work, having one of the highest injury rates compared to other industries. The longest held jobs in the construction industry show increased risk of back pain by 32% alone. As a result of this over-indexing for chronic pain, they unfortunately over-index for opioid use, abuse, addiction, and death.

The statistics are staggering: an estimated 15% of construction workers have substance dependencies — nearly double the average. Construction workers are six to seven times more likely to die of an opioid overdose than all other professions. 25% of all opioid-related deaths among workers are in the building and construction industry.

While the reasons for the ever-increasing issues of opioid dependency, abuse, and overdose deaths is complex and multi-factorial, there is no question

that the more liberal use of opioids by prescribers during the early part of the millennium was a major catalyst for this trend. In spite of steadily decreasing prescribing rates over the past successive years, opioid deaths continue to rise. We now need to look at other means of curbing this crisis.

Street opioids, and in particular a growing supply of illicit synthetic opioids and fentanyl from China, is now the leading cause of the problem. Yet the problem of dependency and potential abuse continues to rise.

Cannabis is not a cure for all.

Cannabis will not necessarily help everyone, nor treat every condition. It is important to be realistic and honest about its limitations. But we do know that you cannot die from an overdose, and, it is showing a profound ability to displace opioids and other dangerous, addictive, and potentially fatal drugs of abuse. If introduced as an alternative form of pain management it can be an extremely important part of chronic pain management.

In pain management there is a concept known as the 'Chronic Pain Triad', the elements of which are



pain itself, sleep disorders, and emotional distress (anxiety, depression, and PTSD). The idea is that each of these three arms, all affect each other, either negatively or positively: if pain is heightened, sleep is disturbed, and this leads to more anxiety, and potentially depression... and worse pain, etc. This is known as the 'chronic pain spiral'. Conversely, if pain, sleep, or PTSD is lessened, the other pillars tend to improve as well.

As such, it is perhaps not coincidental that in every jurisdiction where a medical-legal framework for cannabis has been introduced, the three largest categories of prescription pharmaceuticals that are displaced, are for these three categories: opioids, sleeping pills, and drugs for anxiety and depression. These also happen to be commonly three of the largest categories of drug spend in most benefit plans.

These classes of drugs are also generally the deadliest, most addictive, and show the most potential for dependency and intoxication on the job site. The fact that medical cannabis has the demonstrated ability to displace or replace drugs form each of these categories is really remarkable.

Reducing opioid deaths

In the American states where medical cannabis laws now exist, some interesting observational data points have emerged demonstrating dramatic changes as compared to those jurisdictions where it remains illegal. There has been a 24.8% reduction in opioid overdose deaths, with 2.11 million fewer (annualized) opioid doses prescribed. There has been an overall 11% reduction in prescription spending related to drugs of the 'chronic pain triad', and, a 19.5% reduction in workplace fatalities. These are only a few of the data points that have been published, in the Journal of the American Medical Association, and, the International Journal of Drug Policy.

Working with union partners

Starseed has partnered with some of Canada's largest construction unions to help displace opioids medications by offering a viable, physician-supervised alternative for their membership.

The tragic reality is that it is often the very best workers who end up with these substance dependencies. These are the workers who refuse to take a 'day off', and would rather work through pain, just to continue to provide for their families. They often start with a prescription for some painkillers from their doctor so they can keep going, and then it escalates from there — all for what they believe are the right reasons. It can have tragic consequences.

Creating and supporting access to medical cannabis as well as the necessary education and medical oversight has been the primary focus at Starseed. Working closely with our union partners, we have been able to build out the top-of-class advocacy model for benefit plans and their members. Our unique full-service "concierge" model, supporting and advocating for our patients as they navigate the complex channels of medical cannabis provides support and educates the member at every key step.



		TELEPHONE	WEBSITE
LiU	NA!CCITE LOCAL 183 IM	(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
	Health Care Navigation	1-866-883-5956	
16	Cancer Assistance	1-866-599-2720	
(19)	MyConsult Second Opinion Medical	1-866-883-5956	clevelandclinic.ca
	National Home Doctor	(416) 631-3000	homedoctor.ca/book-online
	Home Delivery Pharmacy	1-877-796-7979	alliancepharmacy.ca

