



# 2021 BENEFIT ENHANCEMENTS

FOR MEMBERS OF THE LABOURERS' LOCAL 183 INDUSTRIAL BENEFIT FUND

The Executive Board of Local 183 and the Board of Trustees of the Labourers' Local 183 Industrial Benefit Trust Fund are pleased to announce the following enhancements to the benefit program.



## Dental Fee Guide

The Dental O.D.A. Fee Guide Reimbursement will increase from 2018 to 2019 for all claims incurred on or after January 1, 2021.



## Extended Healthcare – Hearing Aids

The Extended Healthcare Benefit for Hearing Aids will increase from \$250 to \$1,500 every 36 months for one set of hearing aids including replacement, repair charges and batteries.



## Wellness - Health Coaching

Members and eligible dependents can now take back their health with the new Health Coaching program. The Health Coaching program is a confidential program which gives members and eligible dependents telephone access to a dedicated professional who will provide one-on-one coaching support in achieving health goals around diabetes, heart health and mindful eating. To complete your nutritional assessment, sign up for the program with your Group Policy number and your certificate number at [enroll.e-coaching.ca/liuna/183](http://enroll.e-coaching.ca/liuna/183) to start achieving all your health goals.



## Wellness – Self Help Works

Members and eligible dependents can now use a training process that combines the principles of cognitive behavioural therapy with health coaching best practices with the Self Help Works online program. The online Self Help Works program allows for lifestyle goals become reality with video-based workshops to help with smoking cessation, weight loss, alcohol consumption, exercise motivation, stress relief, diabetes management, sleep restoration and more. To learn more about these life changing programs to help take back your health, sign up with your Group Policy number and your certificate number at [liunacare.com/selfhelpworks](http://liunacare.com/selfhelpworks).





### Virtual Home Delivery Pharmacy

The Virtual Home Delivery Pharmacy was added to the Plan to provide Members and eligible dependents the convenience of home delivery for their prescription medication sorted into daily packets to ensure the correct dose daily, also ensuring auto-renewing of prescriptions, while taking advantage of lower dispensing fees and same day delivery within the Greater Toronto Area. Home delivery pharmacy is available online or by using the app on your device, simply visit [app.pocketpills.com/liunalocal183](http://app.pocketpills.com/liunalocal183) to sign up and have access to all your prescription information.



### Extended Healthcare – Speech Therapy

The Extended Healthcare Benefit for Speech Therapy will be \$200 per visit up to a lifetime maximum of \$10,000 per dependent child only.



### eClaims Direct Deposit

All registered users of the eClaims app, can enroll into the EFT Direct Deposit program to get prescription drugs, extended healthcare, and dental claim payments deposited directly into their bank account.



### Critical Illness Benefit – Member & Spousal Additions

The Critical Illness Benefit for Members and eligible spouses has been expanded to include Dementia Alzheimer's Disease), Bacterial Meningitis, Blindness (Sight), Deafness (Hearing), Loss of Limbs (Two), Loss of Speech, Major Organ Failure on Waiting List, and Muscular Dystrophy.



### Critical Illness Benefit – Non-Life-Threatening Cancer Additions

The Critical Illness Benefit for Members and eligible spouses has been expanded to include Chronic Lymphocytic Leukemia, Follicular Thyroid Cancer, and Malignant Gastrointestinal Stromal Tumours (GIST) as eligible Non-Life-Threatening Cancers covered at 25% of the principal sum.



### Critical Illness Benefit – Benefit Reduction at Age 65 Removed

The Critical Illness Benefit for Members and eligible spouses no longer will be reduced by 50% at the attainment of age 65 and the full principal sum (100%) will be payable until the attainment of age 70.



### Critical Illness Benefit – 30-Day Survival Period Removed

The Critical Illness Benefit for Members and eligible spouses no longer will need to wait to satisfy the 30-day survival period after the initial diagnosis.



### Critical Illness Benefit – Multiple Event

The Critical Illness Second Event Benefit has been replaced with an enhanced Multiple Event benefit with the possibility of up to 9 separate claims.



### Critical Illness Benefit – Kidney Failure Enhanced

The Critical Illness benefit now accepts Kidney Failure to be singular and requires failure of one (1) kidney or one (1) lung replacing the standard failure of both kidneys or both lungs. Kidney Failure is a separate benefit from Major Organ Transplant or Major Organ Failure on Waiting List.



### Paramedical Practitioner Electronic Claims Submission - Member Advantage Benefit Card

Members and their eligible dependents will be able to use their Member Advantage Benefit Card to submit Paramedical Practitioner claims electronically by presenting their card at the healthcare provider office.



### LiUNAcare Local 183 eClaims - Online Claims Submission Website And Mobile Application

Members and their eligible dependents will be able to access the LiUNAcare Local 183 eClaims website at [www.liunacare183.com](http://www.liunacare183.com) and can download and install the mobile claim application from a phone or tablet by searching “LiUNAcare Local 183 eClaims” in the Apple App Store (iPhone) or Google Play store (Android) to submit claims, check the status of claims submitted, and to access information around claims.



### vCare Virtual Healthcare Mobile App

The vCare Virtual Healthcare Mobile App has been added to the plan to provide Members and eligible dependents with 24/7 personalized medical support. Members and eligible dependents can connect instantly with a healthcare provider for any primary health questions and concerns, fill and refill prescriptions, specialist referrals, and lab requisitions.



### mHealth Virtual Mental Health Online Platform

The mHealth Virtual Mental Health Online Platform was introduced to provide Members and their eligible dependents access to an easy-to-access digital platform containing customized articles and support program contact information to help in the promotion, prevention, treatment, recovery, and support of mental health and addictions in addition to a self assessment tool.



### Health Care Navigation

Health Care Navigation has been added to the Plan to provide Members and their eligible dependents guidance through the provincial healthcare system. Personal Nurses will assist in arranging medical appointments, completion of paperwork, follow up on appointments, explaining results and next steps, advice, and support through treatment and assisting in accessing alternative treatment and services.



### Cancer Assistance Benefit

The Cancer Assistance Benefit was added to the Plan to help Members and their eligible dependents diagnosed with cancer navigate through the provincial health care system with highly trained oncologists to ensure the correct treatment and care is provided and will provide a single point of contact through the treatment cycle.



### MyConsult Second Opinion

Members and eligible dependents now have access to Cleveland Clinic's MyConsult Second Opinion program which connects Members to the expertise of top specialists via secure web platform for consultations and a detailed second opinion working directly with patients and their family physicians.



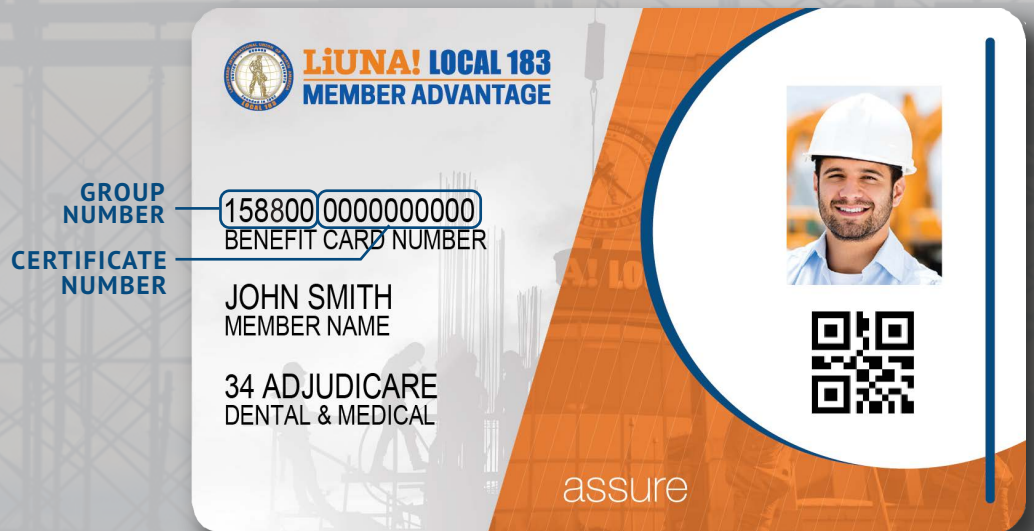
### Prescription Drug Savings Program

The Prescription Drug Savings Program was added to the Plan to provide Local 183 Members and eligible dependents access to lower dispensing fees, lower ingredients cost and exclusive value-adds from participating providers such as Metro, Pharma Plus, Sobeys, Food Basics or Rexall Pharmacies.

## Ready to use the Apps?

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



We trust that you will value your benefit program and we remain committed to keeping your benefits relevant to the current healthcare environment.

