

2021 BENEFIT ENHANCEMENTS

FOR MEMBERS OF THE LOCAL 183 MEMBERS' BENEFIT FUND

The Executive Board of Local 183 and the Board of Trustees of the Local 183 Members' Benefit 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 \$750 to \$1,500 every 36 months for one set of hearing aids including replacement, repair charges and batteries.



Extended Healthcare – Speech Therapy

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



Extended Healthcare – Clinical Psychologist and Psychotherapist Benefit

The Clinical Psychologist and Psychotherapist benefits will increase to a maximum reimbursement of \$100 per visit with a combined calendar year maximum of \$1,500 for all claims incurred on or after January 1, 2021.



Extended Healthcare – Paramedical Practitioners

(Chiropractor, Massage Therapist, Naturopath, Osteopath, Acupuncturist, Occupational Therapist, Podiatrist/Chiropracist)

The Paramedical benefits will increase to a maximum reimbursement of \$75 per visit with a combined calendar year maximum reimbursement of \$1,500 for all claims incurred on or after January 1, 2021.



Occupational Accidental Death & Dismemberment Increase

The Occupational Accidental Death & Dismemberment benefit will increase from \$200,000 to \$300,000 for all claims incurred on or after February 1, 2021.



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 & Dependent Additions

The Critical Illness Benefit for Members and eligible dependents 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 dependents 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 – Dependent Children Additions

The Critical Illness Benefit for eligible dependents only now also includes Cerebral Palsy, Congenital Heart Disease, Cystic Fibrosis, Down Syndrome, Muscular Dystrophy, and Type 1 Diabetes.



Critical Illness Benefit – Benefit Reduction at Age 65 Removed

The Critical Illness Benefit for Members and eligible dependents 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 dependents 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 considers 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.



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 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.

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 to sign up and have access to all your prescription information.

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.

