



LOCAL 183 MEMBERS' BENEFIT FUND
APPLICATION FOR SHORT TERM DISABILITY BENEFITS



1263 Wilson Avenue, Suite 302 | Toronto, Ontario | M3M 3G3
Tel: 416-240-2104 | Toll Free: 1-866-315-6011 | Fax: 416-240-7047
Email: memberhealthservices@liunacare183.ca | liunacare183.com

Short Term Disability Benefits

How to apply for short term disability benefits?

- 1. Ensure you meet the eligibility requirements for this benefit listed below
- 2. Complete and sign the Member Statement (page 1) of the application for short term disability benefits
- 3. Ensure your current employer completes the **Employer Statement** (page 2) or the **record of employment** (**ROE**) issued after you stopped working.
- 4. Ensure the physician overseeing your medical care completes the Attending Physician Statement (page 3)
- 5. Obtain an ROE from your employer and apply for **Employment Insurance (EI) Sick Benefits**. If you require assistance in applying for EI benefits, please contact 416-243-6505
- 6. All three (3) sections of the Application form are required to begin assessing your claim
- 7. Return the completed application to LiUNAcare Local 183 Member Health Management Services by

Email: memberhealthservices@liunacare183.ca

Mail: 1263 Wilson Avenue, Suite 302 | Toronto, Ontario | M3M 3G3

Fax: 416-240-7047

Questions: 416-240-2104 or 1-866-315-6011

What are the eligibility requirements?



- You must be a member with plan coverage on the date your disability started
- You must be actively at work on the date you become disabled if you are laid-off, on vacation, unemployed, or not working for any other reason you are not eligible for this benefit



- Employer contributions must have provided your plan coverage on the day you become disabled if your plan coverage was being maintained through self-payments at the onset of your disability, you are not eligible
- You must be under age 65 at the onset of the disability



- Your disability must be a result of a non-occupational illness or non-occupational injury If the injury that
 prevents you from working was caused by work, you must file a claim with the Workplace Safety & Insurance
 Board (WSIB) We can assist you with your WSIB application
- If your disability was caused by or contributed by a motor vehicle accident which occurred in the province of Ontario or Quebec, this is excluded, and you are not eligible for this benefit
- There are several other exclusions and limitations please refer to the benefit plan booklet



- You must be seen by, treated by, and be under the continued care of a licensed physician in Canada
- You must be diagnosed with a bona-fide medical condition which prevents you from working and performing the essential duties of your pre-disability job
- A maximum benefit of \$100 is payable to you if you incur a medical fee in having your initial physician statement completed, if the claim is approved



- You must be absent from work for more than 7 days (waiting period) to receive this benefit, unless
 - your disability was a result of a non-occupational accident then the waiting period does not apply, or
 - you were hospitalized for at least 18 hours then benefits start on the first day of hospitalization.



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Short Term Disability Benefits

How does short term disability work?



- Once we receive your completed application, a Member Health Management Services representative will
 review your application to determine whether you meet the eligibility requirements for this benefit
- If approved, short term disability benefits are payable at \$500 per week, less tax withholdings



If you signed-up for direct deposit via eClaims, short term disability payment(s) will be automatically
deposited into your bank account via electronic fund transfer. An email will be sent to notify you when a
benefit payment is made. Through eClaims, you can also access your claim history and explanation of benefits
by going to History and selecting Weekly Indemnity. If you have not registered yet, see page 6 for instructions.



- Short term disability benefits are integrated with Employment Insurance (EI) sick benefits you are required to apply for this benefit
 - During the period EI benefits are payable, short term disability benefits are frozen
 - if you do not qualify for EI, short term disability benefits payments will be issued during this period provided you submit supporting documentation of your ineligibility for EI benefits



- If approved short term disability benefits are payable on the earliest of the following
 - the first day absent from work if the disability is a result of an accident, or
 - the first day of hospitalization, or
 - the end of the waiting period, or
 - after the end of the EI period, if EI starts on the date of disability



During your disability from work, a Member Health Management Services case manager will work with you
and your treatment providers to monitor your progress, ensure access to appropriate medical care, and
coordinate plan benefits and services to promote your recovery until you are fit to return to work



- In order to remain eligible for short term disability benefits, you must
 - remain disabled from working and performing the essential duties of your pre-disability job,
 - remain under the continued care of a licensed physician in Canada,
 - be compliant with all aspects of your treatment plan including attending all recommended assessments, investigations, and treatment recommended by your physician and/or your treatment providers,
 - communicate regularly with your Member Health Management Services case manager and comply with any necessary requests required for the ongoing assessment and management of your claim,
 - participate in modified return to work plans when available and suitable, and
 - immediately notify us of your return to work in any capacity, any change in your work status or availability to work, if you intend to travel outside Canada, or if there is any change in your medical status



- Short term disability benefits are payable until you
 - return to full-time work or any work for pay or profit,
 - are deemed fit to return to your pre-disability job,
 - attain age 65, or
 - reach the maximum benefit duration of 104 weeks of disability (inclusive of the EI period)



- If you return to work but sustain a subsequent disability, a new claim must be filed if you return to work
 - four weeks before becoming disabled due to the same or related cause or
 - one week before becoming disabled due to a different and unrelated cause.



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Member Health Management Services

How does long term disability work?



• If short term disability benefits ends, you are under age 65, and you remain totally disabled, you may be eligible for long term disability (LTD) benefits offered through the benefit plan. Prior to the end of short term disability benefits, Health Management Services will assist you with your application for LTD benefits.

Our Services



- Your health matters! At LiUNAcare Local 183, we're always looking for new ways to service our members better. Member Health Management Services is your one-stop destination for support on all matters relating to disability, workers' compensation, and other medical benefits and services to get you back to health.
- Our team is comprised of disability management specialist and health professionals trained to ensure
 members receive medical care focused on recovery and return to work. In addition to helping you access
 short term and long term disability benefits, and workers' compensation benefits, Member Health
 Management Services staff work with you in developing a personalized plan and coordinating appropriate
 plan benefits and services on an expedited basis.
- Refer to the next page for a list of plan benefits and services available to eligible members and dependents.

Maintaining your benefit coverage while on disability



- Should your coverage terminate because you are unable to work due to disability, you have the option to continue your coverage by making self-payments to the members' benefit fund as follows:
 - Members on short term disability will be required to remit a monthly payment of \$95 plus 8% RST, a total of \$102.60 for continuous benefit coverage up to a maximum of twenty-four (24) months following the exhaustion of your hour bank account provided you remain in receipt of short term disability benefits
 - Members on long term disability will be required to remit a monthly payment of \$95 inclusive of 8% RST for continuous benefit coverage provided you remain in receipt of disability benefits on or after October 1, 2011
 - Members on CPP Disability Benefits will have their benefit coverage on a complimentary basis
 - Eligibility for benefits will be conditional on you remaining a Member in Good Standing with Local 183
 - You are required to provide proof that you continue to be in receipt of the above benefits annually
 - Coverage will terminate on the date of your death, return to employment, recovery, or the attainment of age 65 for all benefits
 - The Trustees may adjust the self-payment amount from time to time.
- For more information refer to the benefit plan booklet, visit liunacare183.com, or contact Member Services at 416-240-7487 or info@183membersbenefits.ca

Other Important Information



- Payment of monthly Union dues is your responsibility to remain in good standing.
- Contact the LiUNA! Pension Fund of Central and Eastern Canada for guidance on pension matters at 289-291-3663 or at 1-866-932-1100. Disability Pension Benefits will not affect your entitlement to short term disability benefits.
- Depending on the nature of your condition, speak to your physician about Canada Pension Plan (CPP)
 disability benefits. CPP disability benefits will not affect your entitlement to short term disability benefits. If
 you have questions regarding the application process, Member Health Management Services can help.



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Plan Benefits & Services

The following benefits and services are available to you to promote recovery and return to health. In order to be eligible you must continue to have plan coverage or maintain plan coverage through self-payments. The eligibility and benefit provisions set out below are general and for information only.

LiUNA! Care V LOCAL 183

vCare Virtual Healthcare | liunacare183.com

Avoid visits to walk-in clinics and emergency rooms for non-emergency issues with the vCare Virtual Healthcare platform. The vCare platform allows members and dependents to connect instantly with a healthcare provider for primary health concerns via secure text and face-to-face video, 24/7. Virtual follow-ups, prescription refills, specialist referrals, and lab requisitions offered with no travel time, no wait time, and no parking or transportation costs.



QuikCare Expedited Health Care | 1-844-900-8357 (24/7 helpline)

Normal healthcare wait times can be 8 months to see a specialist and 3 months for diagnostic scans. QuikCare provides access to expedited healthcare services when your physician refers you for an MRI, CT scan, ultrasounds, or other specialist consultations including orthopaedic, cardiology, neurology, neurosurgery, gastroenterology, general surgery, ear nose & throat, ophthalmology, urology, and rheumatology.



Health Care Navigation | 1-866-883-5956

Access to Nurses to help you navigate through the healthcare system and providing a single point of contact during your treatment. Services include answering questions regarding tests and treatment options, ensuring access to appropriate treatment, facilitation of diagnostic tests, alternate treatment locations, clinical trials, coordinating doctor-to-doctor consultations, and coaching on how to improve quality of care and management of your condition.



Cancer Assistance | 1-866-599-2720

Access to Oncology Nurses to help cancer patients navigate through the healthcare system by ensuring medical best practices are observed, providing expert assessment of treatment approaches, answering patient questions regarding tests and treatment options, empowering patients to understand their diagnosis, and helping reduce the physical and emotional impact of cancer.



MyConsult Second Opinion | clevelandclinic.ca

Do you have questions regarding your diagnosis? Through the secure web platform, members and dependents can submit their health information, records, and test results to a medical expert who will review and help you make an informed decision about your diagnosis and treatment plan and provide alternatives and second opinions.



Health Coaching | enroll.e-coaching.ca/liuna/183

A confidential one-on-one coaching and support program for those dealing with diabetes, obesity, and cardiovascular issues, including high blood pressure and high cholesterol, who want to focus on weight management and nutrition. Based on an online nutritional assessment, a Registered Dietitian or Certified Diabetes Educator will create a personal nutrition report and meal plan with follow-up coaching sessions to help you achieve your goals.



Self-Help-Works | liunacare.com/selfhelpworks

Make lifestyle goals a reality with this online program that combines principles of cognitive behavioural therapy and health coaching to help you break-through barriers and tackle smoking, weight, diabetes, alcohol consumption, physical activity, restoring sound sleep, and reducing stress.



Virtual Home Delivery Pharmacy | liunacare183.com | 1-833-435-5679

Free full-service pharmacy with medication delivery to your home. Medications are sorted by date and time for ease and convenience. PocketPills works with your prescribing doctor to ensure refills are up to date, with pharmacists actively managing your medical condition and available via chat, text, or phone to answer any of your questions.



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Plan Benefits & Services



mHealth Virtual Mental Health Program | liunacare183.com

This virtual mental health program has been designed to improve mental health resilience and well-being through specialized psychological treatment called cognitive behavioural therapy. Treatment options for a broad range of psychological conditions including but not limited to stress, anxiety, depressions, and panic disorders. There is also mental health assessment tool and resources to improve and achieve mental health wellness.



Member & Family Assistance Program (MFAP) | 1-866-462-8047 (24/7 hotline and crisis line)

Confidential counselling services offered in person, by phone, or online to tackle a variety of issues including stress, anxiety, depression, bereavement / grief, addiction, family / marital / relationship issues, elder care, and other personal matters such as life balance and health issues.



Paramedical Benefits - Mental Health Practitioners | liunacare183.com | 416-240-7487 | info@183membersbenefits.ca

Members and eligible dependents may be reimbursed for mental health practitioner services such as clinical psychologists, psychoanalysts, psychotherapists, or social workers up to a maximum reimbursement of \$100 per visit with an overall combined benefit of \$1,500 per calendar year. You can use your Member Advantage Benefit Card to reduce out-of-pocket expenses, provided your practitioner is registered for electronic claim submission (e-claims).



SMART Program - Substance Management & Recovery Treatment (SMART) | try.alavida.co/liuna183

This virtual and confidential counselling program has been designed to help you tackle your relationship with alcohol or other substances. Whether you are looking to cut back, quit, or regain control, this program offers a variety of treatment options and supports from their team of doctors and therapist specialized in addiction to start on your trail towards a healthier lifestyle.



Opioid Outpatient Program | 1-877-937-2282 | canatc.ca/locations

Canadian Addiction Treatment Centres (CATC) - the largest addiction treatment provider in Canada - offers Local 183 members priority access to in-person and virtual addiction treatment for those suffering from opioid use disorder. If you or a loved one are struggling with opioid addiction, contact CATC to learn more about treatment, schedule an initial assessment with a designated physician, or visit their website for your nearest clinic (walk-ins are welcome). This service is confidential so do not let privacy concerns get in the way of your wellbeing.



Paramedical Benefits - Health Practitioners | liunacare183.com | 416-240-7487 | info@183membersbenefits.ca

Members and eligible dependents may be reimbursed for health practitioner services such as chiropractic, physiotherapy*, occupational therapy, athletic therapy, massage therapy*, and osteopath up to a maximum reimbursement of \$75 per visit with an overall combined benefit of \$1,500 per calendar year. All practitioners must be licensed and registered with their college. Use your Member Advantage Benefit Card if your practitioner is registered for e-claims. * MD referral required



Hospital Cash - if you are admitted to a hospital for at least three consecutive days, you and your eligible dependent may be eligible for a maximum daily benefit \$150 per day up to a maximum of 120 consecutive days



Long Term Care - if unable to perform 2 of the 6 activities and require long-term care services, you and your spouse may be eligible for a benefit payable at \$50 per day for daily assistance and \$100 towards home care services up to a lifetime maximum of \$300,000

Critical Illness - if diagnosed with 1 of the eligible conditions, members may be eligible for a benefit payment up to \$25,000. Spouse and Dependents - \$5,000.

Permanent & Total Disability Accident | Accidental Death & Dismemberment | Life Insurance | + other benefits

Refer to liuncare183.com, Member benefit plan booklet, or contact Member Health Management Services



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EFT – Electronic Funds Transfer

Direct Deposit Short Term Disability Benefits

Already have EFT Direct Deposit set-up in eClaims?



Then you are all set! Short term disability benefit payments will be automatically deposited directly into the authorized bank account via electronic fund transfer (EFT). An email will be sent to you confirming when benefit payments have been made. In addition, you will have access to your short term disability claim history and explanation of benefits and can submit documents securely through the **Liunacare Local 183 eClaims** mobile app and website.

Haven't Registered yet?

Download the **LiUNAcare Local 183 eClaims app** from the *App Store* or *Google Play* and follow the registration instructions. Make sure you have your Member Advantage benefit card handy as you will be asked to provide your *group number* (the first 6 digits of your card) and *certificate number* (the remaining 10 digits).



You can also check out a short instructional how-to video at www.liunacare183.com.

Prefer If you prefer to register online - go to www.liuncare183.com and look for the **eClaims** link at the top, right-hand corner of your screen, click register account, and follow a few simple steps.

Once I'm registered, what's next?

Complete the attached Application for EFT (CAD) Direct Deposit form in full and send it to us via



Email at info@183membersbenefits.ca



Fax at **416-240-7488**



Questions - email or call us at 416-240-7487

What if I'm not registered for direct deposit?

You will receive weekly short term disability benefit payments via cheque until you become registered.



Application for EFT (CAD) Direct Deposit

Submit to: LiUNA!care Local 183| 1263 Wilson Ave. Suite 205, East Wing Toronto, ON M3M 3G2| Tel: 416-240-7487| Email: info@183membersbenefits.ca

A. Member Information (Please Print)				
First Name	Last Name			
Address		Date o	of Birth (mm/dd/yy)	
City	Province		Postal Code	
Union ID		Count	ry	
Email Address		Telephone No.		
		Cell N	0.	
B. Account Information				
Account Holder Name(s):			Cheque Number Variable Number	
Transit No:	Bank No:		Account No:	
New Authorization	Change to Existing Authoriza	tion		
C. Authorization				
I/We Acknowledge that this agreement is provided for the Processing Institution agreeing to process credits into the Association (the "CPA Rules").				
By signing this agreement, I/We request my/our benefits authorization may be cancelled at any time upon written required to sign on the Account have signed the Agreement	notice by me/us. I/We warrant and guarant			
Note: If only one signature is required for this accorequired, then both or all payees <i>must</i> sign.	ount, then only one Payee is needed to	o sign.	However, if two or more signatures are	
Payee Signature:	Payee (2) Sign	ature:		
Date:	Date:	-		

Please complete in full, print, sign, and return by fax: (416) 240-7488 or by email at info@183membersbenefits.ca



Application for Short Term Disability Benefits

Member Health Management Services | 1263 Wilson Avenue, Suite 302 | Toronto, ON | M3M 3G3 Tel: 416-240-2104 | Toll Free: 1-866-315-6011 | Fax: 416-240-7047 Email: memberhealthservices@liunacare183.ca | web: liunacare183.com

MEMBER STATEMENT

All three (3) sections of this application must be completed, signed, and submitted to initiate your claim for Short Term Disability benefits:

- 1. Member Statement
- 2. Employer Statement (or Record of Employment) completed by current employer
- 3. Attending Physician Statement completed by the Physician overseeing your care

If any section of this application is not completed or portions are not answered fully, the assessment of your claim may be delayed. You are required to apply for Employment Insurance (EI) Sickness Benefits as Short Term Disability benefits are not payable during the period payable by EI benefits.

Member Information						
Last Name	First Name		Union ID Number			
Address			Date of Birth (mm/dd/yyyy)			
Town/City	Province	Postal Code	Telephone Number			
Email Address			Cell Phone Number			
Absence Information						
Job Title						
Return to work date	Expected return to work date		Is your condition due to an accident? No Yes			
Accident date	Is this due to a motor veh	icle accident? 'es	Is the accident or medical condition work-related? No Yes			
Describe the nature of your medical condition and/or how the accident occurred (time, location, activity being performed at time of injury)						
Have you applied for or are you receiving any of the	e following Benefits?					
Employment Insurance (EI) Benefits	Applied	Approved Denied				
Workplace Safety & Insurance Board (WSIB) Be	Applied	Approved Denied				
Motor Vehicle Accident Insurance Benefits Applied			Approved Denied			
Canada Pension Plan (CPP) Disability Benefits Applied			Approved Denied			
Any other Disability or Income Continuation Be	nefits	Applied	Approved Denied			
During your absence, will you be working or receiving income from another employer or self-employment? No Yes, Describe						
Nember Declaration & Authorization for Release of Information I certify that the information presented is true, correct, and complete. I understand that for the duration of this claim, I must immediately notify LiUNAcare Local 183 Member Health Management Services of my return to work in any capacity, my receipt of any employment income, and/or any change in my status as it relates to my ability to work or entitlement to short term disability benefits. LiUNAcare Local 183 Members' Benefit Plan Administrators Limited (BPA) on behalf of the Local 183 Members' Benefit Fund, I hereby authorize BPA, administrators of the Local 183 Members' Benefit Fund, and its subsidiaries, to collect, use, and exchange any and all information and documentation requested by BPA regarding or relating to my medical or mental health condition for the purpose of assessing and managing my claim for short term disability benefits and access to other benefits and services provided by the Local 183 Members' Benefit Fund. This includes authorizing any physician, health care professional, hospital, public or private institution, my employer(s), and Union to provide to BPA any information required for the assessment or management of my claim for short term disability benefits. I authorize BPA to share with TeksMed Services Inc., third party provider, any and all information collected for the purpose of coordinating diagnostic scans and/or specialist consultations if placed on a medical wait list greater than 21 days, should I be eligible for this benefit. I authorize TeksMed Services Inc. to release the results of my diagnostic scan(s) and or specialist consultation(s) to BPA for the assessment and management of my claim for short term disability benefits. I authorize BPA to share with CAREpath, third party provider, any and all information collected for the purpose of providing me individualized nurse case management and health care navigation services should I be eligible for this benefit. All personal information will be treated in a high						



Application for Short Term Disability Benefits

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EMPLOYER STATEMENT

LiUNAcare Local 183 Member Health Management Services is responsible for reviewing medical absences to assess eligibility to Short Term Disability benefits offered through the Local 183 Members' Benefit Fund and coordinating other plan benefits and services to assist Members in their recoveries and return to work. Please complete the following information in full and return directly to the Member or send to LiUNAcare Local 183 Member Health Management Services via fax at 416-240-7047 or email at memberhealthservices@liunacare183.ca. Please attach any additional information to help us understand the Member's absence, work duties, or physical demands of the job.

Member Information								
Member's Last Name					Union ID Number			
Employment Information								
Job Title		Date of hire (mr	m/dd/yyyy	/)		Gross weekly ear	nings	
Member's Normal Work Schedule:								
Day of Week	Monday	Tuesday	Wedn	nesday	Thursday	Friday	Saturday	Sunday
Hours								
Number of hours normally worked	per week:		l.	<u> </u>				
Provide a description of the Member	er's work duties or a	attach a job descri	ption or p	hysical de	mands assessment			
		T -:	•					
Last day worked		First day absent	trom wor	rk		Actual or expected return to work Date		
Reason for work absence								
Medical Lay-Off Dismissed Quit Leave Unknown Other							Other	
Has the Member received pay after the last day worked? If yes, provide final day paid								
Yes No								
Was the Member recalled back to work but unable due to medical reasons? If yes, provide date of recall								
Yes No								
Are modified duties available? Are modified hours available				le?				
☐ Yes No			☐ No	0				
Declaration								
I certify that the above information is true, correct, and complete.								
Employer Contact Name					Title			
Employer				Telephone				
F 171						,		
Employer Signature					Date			

Please complete and return this form to



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ATTENDING PHYSICIAN STATEMENT

LiUNAcare Local 183 Member Health Management Services is responsible for reviewing medical absences to assess eligibility to Short Term Disability benefits offered through the Local 183 Members' Benefit Plan. Please complete the following information in full and return directly to your patient or send to LiUNAcare Local 183 Member Health Management Services via fax at 416-240-7047 or email at memberhealthservices@liunacare183.ca. Please attach any additional information regarding the nature or extent of the patient's medical status or absence from work. Any fees associated with the completion of this form is the responsibility of the patient.

Patient Information Patient's Last Name		Patient's First Name	Date of Birth (mm/dd/yyyy)				
Medical Information							
Date symptoms first appeared (mm/dd	/yyyy)	Date of first visit after work absence	First date of work absence due to condition				
Is the condition a result of an accident?)	Is the accident or condition work-related?	Is condition due to a motor vehicle accident?				
☐ No ☐ Yes		No Yes	☐ No ☐ Yes				
Primary Diagnosis							
Secondary Diagnosis and/or Complications							
Functional Abilities - current physical and cognitive abilities							
Hospitalization No Yes	Admittance		Discharge				
Surgery No Yes	Surgery Type		Date General Anesthesia				
Specialist No Yes	Name/Type		Date	Pending			
Diagnostics No Yes	Туре		Date	Pending			
If currently on a wait list for	 v coordinate service on an	expedited basis					
Medications - name, dosage, and frequency							
Compliance Yes No, descr	Patient not competent to						
Prognosis & Return to Work goals - II pa	atient iit to retur	n to work with modifications, provide recommendations fo	or return (restrictions, day	s per week, nours per day)			
Next assessment date		Frequency of visits	Actual or estimated return to work date				
	n that would give	e us a better understanding of the patient's condition, trea	atment needs, and abilities	5			
Declaration I certify that the above information is true, correct, and complete.							
Physician's Name	Telephone Number						
Physician's Address	Fax Number						
Physician's Signature	Date						