

RETIREE

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



Extended Healthcare – Prescription Drugs

The Prescription Drug benefit to increase from \$3,000,000 lifetime maximum to an unlimited lifetime maximum for all claims incurred on or after June 1, 2023.



Extended Healthcare – Medical Exams and Tests

The addition of a medical examination/tests reimbursement up to a maximum benefit of \$200 payable per calendar year to offset any fees charged for any medical exams/tests for all claims incurred on or after June 1, 2023.



Extended Healthcare – Hearing Aids

The Hearing Aids benefit to increase from \$2,000 every 36 months for one set of hearing aids to \$3,000 every 36 months for one set for all claims incurred on or after June 1, 2023.



Extended Healthcare – Vision Care

The Vision Care benefit to increase from maximum combined benefit of \$400 to \$450 once every 24 months includes one set of eyeglasses/contact lenses and one eye exam for all claims incurred on or after June 1, 2023.



Extended Healthcare – Laser Eye

The Corrective Laser Eye surgery benefit to increase from \$1,000 to \$1,500 once per lifetime maximum for all claims incurred on or after June 1, 2023.



Extended Healthcare – Intra-Ocular Lens (IOL)

Prior to Cataract Surgery, an Intra-Ocular Lens (IOL) preparation exam reimbursement benefit to be added at \$450 per eye, per lifetime for all claims incurred on or after June 1, 2023.



Extended Healthcare – Health Practitioners

The Health Practitioner benefit (excluding Physiotherapist and Clinical Psychologist/ Psychotherapist) per visit maximum to increase from \$75 per visit to \$80 per visit for eligible services up to the overall combined practitioner maximum of \$1,500 per calendar year for all claims incurred on or after June 1, 2023.



Extended Healthcare – Physiotherapy

The Physiotherapy benefit per visit maximum to increase from \$85 per visit to \$90 per visit for eligible services up to the overall combined practitioner maximum of \$1,500 per calendar year for all claims incurred on or after June 1, 2023.



Extended Healthcare – Speech Therapy

The Speech Therapy benefit to include referrals from nurse practitioners for all claims incurred on or after June 1, 2023.



Extended Healthcare – Medical Braces

Medical Braces for Wrist, Elbow, Finger, and Ankle benefit maximum to increase from \$100 per limb, per year to \$250 per limb once every 3 years for all claims incurred on or after June 1, 2023.



Dental Care – Fee Guide Increase

The ODA Dental Fee Guide reimbursement will increase from 2021 to 2022 and maintain a one-year lag resetting every January 1 for all dental claims incurred on or after June 1, 2023.



Dental Care – Orthodontics

The Orthodontic age benefit for dependent children to increase from 18 years of age to 21 years for age for all claims incurred on or after June 1, 2023.



Dental Care – Implant Benefit Coverage

The Alternate Benefit Clause for Implant Benefit Coverage to no longer be applied remaining at 50% at first stage, 50% at second stage up to a calendar year maximum of \$3,000 per individual inclusive of all other dental care services for all claims incurred on or after June 1, 2023.



Hospital Cash – Daily Benefit

The daily hospital cash benefit for all eligible hospital confinements will increase from a maximum \$150 per day to a maximum of \$175 per day for all claims incurred on or after June 1, 2023.



Hospital Cash – Waiting Period

The waiting period for all eligible hospital confinements will be amended to start when the member presents themselves at the hospital as opposed to when they are officially admitted, subject to a 3 consecutive day waiting period, for all claims incurred on or after June 1, 2023.



Hospital Cash – Waiting Period for Birth of a Child

The waiting period for all eligible hospital confinements associated with the admission and birth of a child will begin after 1 day (24 hours) as opposed to 3 days for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Benefit Maximums

The Emergency Out of Country/Province benefit will be amended to provide the maximum coverage on a per trip basis as opposed to a per lifetime maximum for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Age Limitation

The Emergency Out of Country/Province age limitation will increase from the attainment of age 85 to the attainment of age 99 for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Per Trip Maximums age 70 to 74

The Emergency Out of Country/Province per trip maximum will increase from a \$1,000,000 maximum benefit per lifetime to a \$5,000,000 maximum benefit per trip for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Per Trip Maximums age 75 to 80

The Emergency Out of Country/Province per trip maximum will increase from a \$500,000 maximum benefit per lifetime to a \$5,000,000 maximum benefit per trip for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Per Trip Maximums age 80 to 99

The Emergency Out of Country/Province per trip maximum will increase from a \$500,000 maximum benefit per lifetime to a \$2,500,000 maximum benefit per trip subject to a 180-day pre-existing stability clause for anyone over age 85 for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Per Trip Duration Limitation

The Emergency Out of Country/Province benefit maximum will increase from a per trip maximum of 60 days for all members over age 80 to a per trip maximum of 90 days per trip up to age 99 for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Ground Transportation

The Emergency Out of Country/Province coverage for ground transportation will increase from \$5,000 to \$10,000 per trip for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Accidental Dental

The Emergency Out of Country/Province coverage for accidental dental will increase from \$2,000 to \$2,500 per trip for all claims incurred on or after June 1, 2023.



Emergency Out of Country/Province – Automobile Return

The Emergency Out of Country/Province coverage for automobile return will increase from \$4,000 to \$10,000 per trip for all claims incurred on or after June 1, 2023.

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 6-digit group number
- Your 10-digit certificate number



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



Jack Oliveira, LiUNA Local 183, Business Manager
Labourers' Local 183 Retiree Benefit Trust Fund Trustee/Chairman

LiUNA! LOCAL 183
Feel the Power