

CONSTRUCTION

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.



Life Insurance – Member Principal Sum

Life Insurance benefit for Members will increase from \$150,000 to \$200,000 for all claims incurred on or after June 1, 2023.



Accidental Death and Dismemberment – Member Principal Sum

The Accidental Death and Dismemberment principal sum for Members will increase from \$200,000 to \$300,000 for all claims incurred on or after June 1, 2023.



Occupational Accidental Death and Dismemberment – Member Principal Sum

The Occupational Accidental Death and Dismemberment principal sum for Members will increase from \$300,000 to \$400,000 for all claims incurred on or after June 1, 2023.



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 \$1,500 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.



Critical Illness – Member Principal Sum

The Members Principal Sum will increase from \$27,500 to \$32,500 for all claims incurred on or after June 1, 2023, for all eligible members.



Critical Illness – Spouse Principal Sum

The Spousal Principal Sum will increase from \$5,000 to \$10,000 for all claims incurred on or after June 1, 2023, for all eligible spouses.



Critical Illness – Child Principal Sum

The Child Principal Sum will increase from \$5,000 to \$10,000 for all claims incurred on or after June 1, 2023, for all eligible children.



Critical Illness – Cancer Recurrence Benefit

The Critical Illness benefit to add a Cancer Recurrence Benefit for all life-threatening cancer claims if the cancer returns after 5 years for all claims incurred on or after June 1, 2023.



Critical Illness – Non-Life-Threatening Cancers

The Non-Life-Threatening Cancer benefit will increase from 25% to 50% of the Principal Sum for the three common cancers for all claims incurred on or after June 1, 2023.

- Stage T1a or T1b Prostate
 - Stage 1a Malignant Melanoma
 - Ductal Carcinoma in Situ of Breast
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Critical Illness – Angioplasty

The Angioplasty benefit will increase from 10% to 25% of the Principal Sum for all claims incurred on or after June 1, 2023.



Critical Illness – Addition of New Illnesses for Member and Eligible Spouses

The following illnesses will be added to eligible conditions for all claims incurred on or after June 1, 2023:

- Crohn's Disease requiring Surgery
 - Dilated Cardiomyopathy
 - Fulminant Viral Hepatitis
 - Liver Failure of Advanced Stage
 - Primary Pulmonary Hypertension
 - Progressive Systemic Sclerosis
 - Systemic Lupus Erythematosus
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Critical Illness – Addition of New Illnesses for Member and Eligible Spouses under the Motor Neuron Diseases

The following illnesses will be eligible conditions under the Motor Neuron Diseases for all claims incurred on or after June 1, 2023:

- Charcot-Marie-Tooth Disorder
 - Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease)
 - Primary Lateral Sclerosis
 - Progressive Spinal Muscular Atrophy
 - Progressive Bulbar Palsy
 - Pseudo Bulbar Palsy
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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 \$200 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 January 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.



Group Legal Benefit Plan – Real Estate Sale Benefit

The Real Estate Sale Benefit to increase from \$750 to \$1,000 once every three calendar years for all claims incurred on or after June 1, 2023.



Group Legal Benefit Plan – Bereavement Benefit

The Bereavement Benefit to increase from \$250 to \$300 for all claims incurred on or after October 1, 2022.



Group Legal Benefit Plan – Parental Leave Benefit

The Parental Leave Benefit to increase from \$250 to \$300 for all claims incurred on or after October 1, 2022.



Short Term Disability – EI Integration

The Short-Term Disability EI Sickness Integration benefit period to increase from a maximum of 15 weeks to 26 weeks for all claims incurred on or after December 18, 2022.

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
Local 183 Members Benefit Fund Trustee/Chairman

LiUNA! LOCAL 183
Feel the Power