



LOCAL 183 MEMBERS' BENEFIT FUND
APPLICATION FOR SHORT TERM DISABILITY BENEFITS
Policy 158000



200 Labourers Way, Suite 5400 | Vaughan, ON | L4H 5H9
Tel: 416-240-2104 | Toll Free: 1-866-315-6011 | Fax: 416-240-7047
Email: memberhealthservices@liunacare183.com | liunacare183.com

Short Term Disability Benefits

If you become disabled while covered because of either an illness or accidental injury that is non-occupational and you cannot perform your job duties, you may be entitled to short term disability benefits.

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 injury or illness If the accidental injury or medical condition that prevents you from working was caused by work, you must file a claim with the Workplace Safety & Insurance Board (WSIB) Health Management Services 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 a policy exclusion, and you are not eligible for this benefit.
- There are certain exclusions and limitations please refer to the benefit plan booklet for greater detail.



- 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 your pre-disability job duties.



- You must be absent from work for more than 7 days to receive this benefit (waiting period), unless
 - your disability was a result of an accidental injury 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.

How to apply for short term disability benefits?

- 1. Ensure you meet the eligibility requirements for this benefit listed above
- 2. Complete and sign the Member Statement (Page 1) of the Short Term Disability Benefits Application Form
- 3. Ensure your employer completes the **Employer Statement** (Page 2) or obtain the **Record of Employment** (**ROE**) issued by your employer 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) Sickness 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

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Questions: Email or call us at 416-240-2104 or 1-866-315-6011



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Short Term Disability Benefits

How does short term disability work?



- Once we receive your completed application, a 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. If you have not registered yet, you will receive payments via cheque. Refer to page 6 for instructions on how to register for eClaims and direct deposit.
- Physician fees incurred during the initial application process may be eligible for reimbursement up to a maximum of \$100, if the claim is approved.



- Short term disability benefits are integrated with Employment Insurance (EI) Sickness 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 may be payable during this period provided you submit supporting documentation of your ineligibility for EI benefits.



- If approved, short term disability benefit payments commence on the earliest of the following
 - the first day absent from work if the disability is a result of an accidental injury,
 - the first day of hospitalization over 18 hours,
 - the end of the waiting period,
 - the end of the EI period.



• During your disability from work, a 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 and 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 treatments recommended by your physician and your treatment providers,
 - communicate regularly with your 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, receive any employment income, if there is any change in your ability or availability to work, or if you intend to travel outside Canada.



- If you remain disabled and under appropriate care, short term disability benefits are payable until you
 - return to work or return to 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 end, you are under age 65, and are totally disabled from working, you may be eligible for long term disability (LTD) benefits offered through the benefit plan. Prior to the end of the short term disability period, Member Health Management Services will provide you an application for LTD benefits and assist you with the application process.

Our Services



- Your health matters! At LiUNAcare Local 183, we are 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, health, and 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. Health Management Services staff work with members in developing personalized plans and coordinating appropriate plan benefits and medical services on an expedited basis.

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.
 - 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.
 - While making self-payments you are entitled to the same benefits you enjoyed while you were employed except for certain benefits please refer to the benefit plan booklet for more information.
 - 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@liunacare183.com**.

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 your recovery and return to health. Your Health Management Services case worker will assist you in identifying and coordinating these benefits and services provided you have plan coverage or are maintaining plan coverage through self-payments. Speak to your Health Management Services case worker, visit liunacare183.com, or refer to the Benefits Booklet for more information.



vCare Virtual Healthcare | liunacare183.com

Avoid visits to walk-in clinics and emergency rooms for non-emergency issues with the vCare Virtual Healthcare platform. vCare 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.



QuikCare Expedited Assessments & Diagnostics | 1-844-900-8357 (24/7 helpline)

Wait times can be 8 months to see a specialist and 3 months for diagnostic tests. QuikCare provides members and dependents access to expedited assessments if placed on a wait list or the appointment is more than 21 days away. Specialists included: orthopaedic, cardiology, neurology, neurosurgery, general surgery, rheumatology, dermatology, respirology, endocrinology, ear nose & throat, ophthalmology, gastroenterology, urology, gynecology, and podiatry. Diagnostic tests: MRIs, CT scans, ultrasounds, endoscopies, and colonoscopies. Physician referral is required.



QuikCare Expedited Surgeries 1-844-900-8357 (24/7 helpline)

Expedited access to surgical procedures is now available to further reduce wait times and get you back to health sooner. Procedures include orthopaedic surgeries for a variety of musculoskeletal conditions and general surgeries such as cataract, hernia, gallbladder, ear nose & throat, and more. This benefit is available to members only. A specialist referral is required.



Health Care Navigation | 1-866-883-5956

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



Cancer Assistance | 1-866-599-2720

Access to Oncology Nurses to help members and dependents navigate through the healthcare system by ensuring medical best practices are observed, providing expert assessment of treatment approaches, answering questions regarding tests and treatment options, 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. Registered Dietitian or Certified Diabetes Educators work with you in creating personalized meal plans with regular follow-ups and coaching sessions to help you achieve your goals. Available to members and dependents.



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 issues such as smoking, weight, diabetes, alcohol consumption, physical activity, restoring sleep, and reducing stress. Available to members and dependents.



LiUNAcare Local 183 Health Clinic | 1-888-435-1456 | info@liunacare183.com

Take the first step toward better health by visiting the LiUNAcare Local 183 Health Clinic or booking your confidential 30-minute comprehensive health screen of your vital signs, body measurements, and blood levels of cholesterol, HDL, Non-HDL, Triglycerides, LDL, and Hb-A1c. Located at the LiUNA Local 183 Headquarters. Available to Members and dependents.



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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 or cognitive behavioural therapy. Treatment options for a broad range of conditions including but not limited to stress, anxiety, depressions, and panic disorders. Mental health assessment tool and resources available to improve and achieve mental health wellness. Available to members and dependents.



Life Journey Member & Family Assistance Program (MFAP) vCare Mobile App 1-800-254-7223

Confidential counselling services offered to members and dependents through the vCare app or by phone 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 health, nutrition, life balance, and legal and financial assistance.



Mental Health Live Video Therapy | 1-844-900-8357

Live Video Therapy allow you to obtain counselling sessions with a licensed therapist via video call, combining the convenience and privacy of at-home care for effective treatment. Live Video Therapy is suitable for a variety of concerns including alcohol/substance use, anxiety, grief, mood, panic, phobias, relationships, self-esteem, trauma, and more.



QuikCare Mental Health Intensive Outpatient Program 1-844-900-8357 (24/7 helpline)

The Intensive Outpatient Treatment program is designed to treat a range of mental health concerns, including mood and anxiety disorders, depression, bipolar disorders, eating disorders, and addictions. Members receive nine hours of individual and group therapy per week followed by ten months of weekly aftercare to help maintain healthy habits. Access to treatment available inperson or virtually. Available to members only.



Substance Management & Recovery Treatment (SMART) | try.alavida.com/liuna183

Virtual and confidential counselling designed to help members and dependents tackle their relationship with alcohol and other substances. Whether looking to cut back, regain control, or quit this program offers treatment options and supports from a team of doctors and therapists specialized in addiction to guide you 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 and dependents priority access to in-person and virtual addiction treatment for those suffering from opioid-use disorder. If you or a loved one is struggling with opioid addiction, contact CATC to learn more about treatment, schedule an initial assessment, or visit their website for your nearest clinic.



QuikCare Mental Health Outpatient Program | 1-844-900-8357 (24/7 helpline)

A program to help members with addictions. Immediate access to residential inpatient treatment overseen by a team of addiction physicians and psychiatrists. This program utilizes medical withdrawal management and evidence-based therapeutic modalities to guide members towards the path of recovery and relapse prevention. An 8-week outpatient program is also available. This benefit is available to members only.



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

Members and eligible dependents may be reimbursed for mental health practitioner services such as clinical psychologists, psychoanalysts, psychotherapists, and social workers up to a maximum reimbursement of \$105 per visit with an overall combined benefit of \$2,000 per calendar year.



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

Members and dependents may be reimbursed for health practitioner services such as chiropractic, physiotherapy*, massage therapy*, osteopath, occupational and athletic therapy up to a maximum reimbursement of \$85 per visit (\$90 for physiotherapy) with an overall combined benefit of \$2,000 per calendar year. All practitioners must be licensed and registered with their college. * MD referral required



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EFT – Electronic Funds Transfer

Registering for Direct Deposit - Short Term Disability Benefits

Already have EFT Direct Deposit set-up in eClaims?



If you are eligible to receive short term disability benefit payments and have signed up for direct deposit via **eClaims**, payments will be automatically deposited directly into the authorized bank account via electronic fund transfer (EFT). An email will be sent to you confirming benefit payments have been made. In addition, you will have access to your short term disability claim history, explanation of benefits, and can submit documents securely through the **eClaims** app or 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.

If you prefer to register online - go to www.liunacare183.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 Direct Deposit form in full and send it to us via

1

Email at info@liunacare183.com

Fax at **416-240-7488**

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Questions 416-240-7487 or 1-888-790-3534

What if I don't register for direct deposit?

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



APPLICATION FOR EFT (CAD) DIRECT DEPOSIT

Send to: LiUNAcare Local 183 | 2100 - 200 Labourers Way | Vaughan, ON L4H 5H9 P: 416.240.7487 | F: 416.240.7488 | w: www.liunacare183.com | e: info@liunacare183.com

A. Member Inf	formation <i>(Please P</i>	rint)							
Last Name		First Name			der	Male	Female		
Address					of Birth //mm/dd)				
Town/ City	Prov.	Postal C	Code	Cour	ıtry				
Member Advantage Benefit Card ID Number (last 10 digits)					Social Insurance Number (SIN) - ONLY if no Member Advantage Benefit Card ID				
Email Address	Email Address					Phone #			
Martial Status	Married Common-Law	Single Separated	Divorced Widow	Cell	Cell#				
B. Account In	formation								
Account Holder I	Name(s):				Cheque Number	Transit (Branch) Number (Bank) Number	CONTRACTOR OF THE PROPERTY OF		
Transit No:		Bank No:			Account	t No:			
N	lew Authorization	Chan	ge to Existing Auth	norization					
C. Authorizati	ion								
Processing Institution	that this agreement is prov on agreeing to process creation (the "CPA Rules").								
may be cancelled a	eement, I/We request my/ou at any time upon written not signed the Agreement.								
	signature is required for n both or all payees mu		only one Payee is n	needed to	sign. Hov	wever, if two or r	nore signatures		
Payee Signature	ayee Signature: Payee (2)				gnature:				
Date	Date:				Date:				

Please complete, print, sign, and return by fax at 416.240.7488 **OR** email to info@liunacare183.com



Application for Short Term Disability Benefits

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1. 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 your 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	Last day worked (mm/dd/yyyy)	First day absent from work due to medical condition					
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 vehicle accident? No Yes	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 bein	g performed at time of injury)					
Have you applied for or are you receiving any of the	following Benefits?						
Employment Insurance (EI) Benefits	Applied	Approved Denied					
Workplace Safety & Insurance Board (WSIB) Be	nefits 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					
	ng income from another employer or self-employment?						
No Yes, Describe							
Member 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 is administered by 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 and/or procedure 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. I also authorize BPA to							



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2. EMPLOYER STATEMENT

LiUNAcare Local 183 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 Health Management Services via email at memberhealthservices@liunacare183.com or fax at 416-240-7047. 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	Member's First Name			Union ID Number					
Employment Information									
Job Title	Date of hire (mm/dd/yyyy)			Gross weekly earnings					
Member's Normal Work Schedule:						l			
Day of Week	Monday	Tuesday	Wedr	nesday	Thursday	Friday	Saturday	Sunday	
Hours									
Number of hours normally worked	per week:		•	'			1		
Provide a description of the Member	er's work duties or a	attach a job descri	ption or p	hysical der	mands assessment				
Last decreeded		T First day, about	· f	.1.			- d	-1-	
Last day worked		First day absent from work			Actual or expected return to work Date				
Reason for work absence		_	_						
Medical Lay-Off		nissed	Quit	1 10	Leave	Unkr	nown	Other	
Has the Member received pay after	r the last day worke	a?		If yes, pi	ovide final day pai	a			
Yes No									
If lay-off, has member been recalled but unable to report due to medical reasons? If yes, provide date of recall									
Yes No									
Are modified duties available? Are n				Are mod	Are modified hours available?				
Yes No				Yes No					
Declaration									
I certify that the above information is true, correct, and complete.									
Employer Contact Name						Title			
Employer						Telephone			
						,			
Employer Signature						Date			

Please complete and return this form to



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3. ATTENDING PHYSICIAN STATEMENT

LiUNAcare Local 183 is responsible for reviewing medical absences to assess eligibility to Short Term Disability benefits offered through the Local 183 Members' Benefit Fund and coordinating plan benefits and services to assist members in their recoveries and return to work. Please complete the following in full and return directly to your patient or send to LiUNAcare via fax at 416-240-7047 or email at memberhealthservices@liunacare183.com. Please attach any additional information regarding the nature or extent of the patient's condition or function. 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/y	Date of first visit after wo	rk absence	Date condition first prevented patient from working					
Is the condition a result of an accident?		Is the accident or condition work-related? Is condition due to a motor vehicle accid						
No Yes	□ No □	No Yes No Yes						
Primary Diagnosis								
Secondary Diagnosis and/or Complication	ns							
Functional Abilities - current physical and	d cognitive abilities							
Hospitalization No Yes	Admittance	D	Discharge					
Surgery No Yes	Surgery Type	D	Date	General Anesthesia				
Specialist No Yes	Name/Type	D	Date	Pending				
Diagnostics No Yes	Туре	D	Date	Pending				
If currently on a wait list for special	ist consult, diagnostic assessment, or pro	cedure attach requisition so we	e may coordinate service o	on an expedited basis				
Medications - name, dosage, and frequency								
Compliance Yes No, describ			Patient not competent to m					
Prognosis & Return to Work goals - If patient fit to return to work with modifications, provide recommendations for return (restrictions, days per week, hours per day)								
Your patient since	Next assessment date	Frequency of visits	Actual or estima	ated return to work date				
Please attach any additional information	I that would give us a better understanding	of the patient's condition, trea	I atment needs, and abilities	i				
Declaration								
I certify that the above information is tru	ie, correct, and complete.	<u></u>						
Physician's Name	Tel Number							
Physician's Address	1	Fax Number						
Physician's Signature	Date							