



Child Disability Benefit

The LiUNA Local 183 Child Disability Benefit protects families from unforeseen financial hardship.

When a child faces a severe disability or illness, the emotional and financial strain on a family can be overwhelming. To provide support, LiUNA Local 183 introduces the **Child Disability Benefit** – a benefit designed to safeguard parents from one of the most significant, yet often uncovered, financial risks.

This benefit directly addresses the financial challenges that arise when caring for a child with a severe disability or illness. LiUNA Local 183 is leading the way in offering this essential coverage to members, ensuring members can focus on what matters most - the health and well-being of their children.

Features of Child Disability Insurance coverage include:

- Up to a lifetime maximum of **\$50,000** per dependent child and up to a family maximum of **\$100,000**.
- Covers all eligible dependent children.
- Designed to cover any new condition, illness, or injury that leads to a severe child disability.
- Covers more than 150 listed conditions and 6,000 varying subsets of the primary illness.
- Covers long term hospitalizations.
- Covers children with severe functional limitations and high degree of caregiving needs.

How Child Disability Insurance Works



The condition, illness, or injury must be diagnosed on or after November 1, 2024.



The benefit amount payable is based on the severity level and expected duration of the disability.



If approved, benefit payments are made directly to you. You can use the money for whatever your child or family needs most.



All eligible dependents are automatically covered.



For more information, contact us to request an application package.