

RETIREE

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



Retiree Monthly Benefit Payment

The Retiree's monthly benefit payment will reduce from \$45 per month to \$40 per month (Retiree cost of \$37.04 +8% R.S.T) , effective September 1, 2025.



Dental Care – Fee Guide Increase

The ODA Dental Fee Guide reimbursement will increase from 2025 to the current 2026 ODA Dental Fee Guide and will be adjusted annually to maintain the current ODA Fee Guide for all dental claims incurred on or after January 1, 2026.

ENHANCEMENT REMINDER



Dental Care – Implant Benefit Coverage

The Dental Care Implant Benefit Coverage is 50% at the first stage, 50% at the second stage, up to an implant maximum of \$7,500 once every 5 years per individual.



Extended Healthcare – Lifetime Maximum

The Extended Healthcare benefit increased from \$250,000 lifetime maximum to an unlimited lifetime maximum.



Extended Healthcare – Hearing Aids

The Hearing Aids benefit is a maximum of \$3,500 per month, every 36 months, for one set of hearing aids.



Long Term Care

The Long-Term Care benefit provides up to a daily maximum benefit payment of \$150 up to an overall lifetime maximum of \$300,000.



Long Term Care – Respite Care Benefit

The Long-Term Care Respite Care Benefit provides a daily payment of up to \$100 for a maximum of 14 days, extendable to 21 days, within each 12-month period. This benefit covers actual costs incurred for additional home care or home health care services provided by a licensed agency when the primary unpaid caregiver of the insured person needs temporary relief.



Long Term Care – Home Modification Benefit

The Long-Term Care Home Modification Benefit provides \$500 per period, up to a maximum of \$1,000, for expenses related to the installation of safety equipment within 60 days of qualifying for Long-Term Care.



Long Term Care – Grief Counselling Benefit

The Long-Term Care benefit includes a Grief Counselling Benefit of \$1,000 per period, up to a maximum of \$2,000 per period, for expenses incurred for grief counselling within 365 days following the death of the insured member.



Expedited Healthcare – Joint Replacement Surgery (Retiree Only)

The Expedited Healthcare benefit provides expedited access and coverage for the following Joint Replacement surgeries: Hip, Knee, Shoulder, Elbow, Ankle, and Wrist.



Parenting / Elder Caregiving

The Parenting and Elder Caregiving benefit provides support to eligible retirees, allowing them to connect with specialists who offer personalized assistance through telephone or video conferencing. This program includes access to resources such as libraries, FAQs, assessment tools, and daily management tools designed to help caregivers make informed decisions that meet the needs of their care recipients, regardless of age, life stage, or specific concerns.

The Board of Trustees are currently planning a number of new services to be located within the new Local 183 Vaughan building and will be providing details in the near future.

READY TO USE THE APPS?

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

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