

2022 BENEFIT ENHANCEMENTS

FOR MEMBERS AND RETIREES OF THE LABOURERS UNION LOCAL 506 MEMBERS BENEFIT TRUST FUND

The Executive Board of Local 506 and the Board of Trustees of the Labourers Union Local 506 Members Benefit Trust Fund are pleased to announce the following enhancements to the benefit program.





Dental Fee Guide Increase

The ODA Dental Fee Guide will increase from 2020 to 2021 for all dental claims incurred on or after January 1, 2022, for both active and retired members and all eligible dependents



Dental Care – Orthodontic Benefit Coverage

The Orthodontic benefit coverage will increase as follows for all claims incurred on or after January 1, 2022:

- Treatment reimbursement will increase from 50% of the total submission to 60% of the total submission.
- Overall lifetime maximum of \$2,500 increased to \$3,000 per insured.
- Eligible dependent children under 18 years of age for both active and retired members.



Life Insurance - Terminal Illness Life Advance Benefit

Introduction of a Terminal Illness Life Advance for Members and eligible dependents diagnosed with less than 24 months of life expectancy. The Plan will make an advance payment up to 50% of the insured amount to a maximum of \$50,000 of the life insurance benefit which will allow Members to relieve suffering and enhance the quality of life if diagnosed with a terminal illness for all claims incurred on or after January 1, 2022.



Expedited Healthcare Program - Expansion of Specialists

As of March 1, 2022, under the current Expediated Healthcare Program, additional **specialists** will be added to include Dermatologists, Endocrinologist, Gynecologist, Podiatrist and Respirologist allowing members and eligible dependents to have expediated access to a total of 15 different specialists.



Expedited Healthcare Program – Expansion of Diagnostic Services

As of March 1, 2022, under the Expediated Healthcare Program, additional **diagnostic** services will be added to include Endoscopy and Colonoscopy allowing for members and eligible dependents to have expediated access to a total of 5 diagnostic tests.



Expedited Healthcare Program - Expansion of Orthopedic and General Surgeries

As of March 1, 2022, the Expediated Healthcare Program will also allow access to include Orthopedic and General **surgeries** for members only such as Hip, Knee, Shoulder, Elbow, Foot, Ankle, Toe, Hand and Wrist, ACL, Hernia, Gallbladder, ENT and Cataract surgeries.



Mental Health and Addiction Inpatient Services – Quikcare Platinum Program

As of March 1, 2022, introduction of the **Mental Health and Addiction Inpatient Services** through the QuikCare Platinum program allows for immediate access to residential treatment beds for LiUNA Local 506 Members in partnership with Edgewood Health Network allowing for prompt treatment for all forms of mental health illnesses and substance abuse for members only. Members can coordinate with case coordinators by calling **1-844-900-8357**.



LifeJourney And vCare - Digital Member Family Assistance Program (MFAP)

As of March 1, 2022, introduction of **LifeJourney**, a **Digital Member Family Assistance Program (MFAP)** for all members and eligible dependents through the current vCare mobile app platform (**506.liunavcare.com**) or by calling **1-800-254-7223**. Members can connect 24/7 from anywhere in the world for all physical, mental and wellness needs by connecting with a care advocate to develop a personal care plan.



Financial Wellness - Financial Wellness Online Portal

As of March 1, 2022, introduction of a **Financial Wellness portal** for all Members and eligible dependents to assist in education and guidance providing Members with access to information and tools that will help reach financial goals and alleviate stress from financial uncertainty. Members can begin their journey towards better financial health by visiting **financialresources.liunacare.ca** and using the **registration code: LiUNA22**.



Short Term Disability - Weekly Benefit Increase

The Short-Term Disability weekly benefit to increase from \$400 to \$638 a week to align with the current Employment Insurance (EI) benefits for all claims incurred on or after April 1, 2022.



Long Term Disability – Monthly Benefit & Duration Increase

The Long-Term Disability monthly benefit to increase from \$1,500 to \$2,000 a month and the benefit duration to increase from 5 years to 10 years maximum, recovery, or the attainment of age 65 for all claims incurred on or after April 1, 2022.



Group Legal Benefits – Real Estate Increase

The Real Estate benefit for both purchase and sale to increase by \$100 for a benefit increase from \$750 to \$850 for all claims incurred on or after April 1, 2022.



Group Legal Benefits - Preventative Law Increase

The Preventative Law benefit to increase by \$100 for a benefit increase from \$300 to \$400 for all claims incurred on or after April 1, 2022.



Group Legal Benefits - Simple Will Increase

The Simple Will for Member & Spouse to increase by \$100 for a benefit increase from \$300 to \$400 for all claims incurred on or after April 1, 2022.



Group Legal Benefits – Jury Duty/Parental Leave/Bereavement Increase

The Jury Duty/Parental Leave/Bereavement benefit to increase by \$50 per day for a benefit increase from \$150/day to \$200/day for all claims incurred on or after April 1, 2022.



Group Legal Benefits – Bereavement Duration

Current bereavement claim process to be amended from maximum of 3 consecutive days to a maximum of 3 days within a 10-day period from date of death.

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.



Carmen Principato, LiUNA Local 506, Business Manager Labourers' Union Local 506 Members Benefit Trust Fund Trustee

