



BENEFIT ENHANCEMENTS

FOR MEMBERS OF THE LOCAL 506 BENEFIT FUNDS

The Executive Board of Local 506 and the Board of Trustees of the Local 506 Benefit Funds are pleased to announce enhancements to the benefit programs effective for all claims incurred on or after January 1, 2019.



Member Benefit Card

Effective January 1, 2019, members and eligible spouses will receive a new Member Benefit Card that will facilitate the reimbursement of all eligible prescription drug and dental care services and expenses incurred in Canada for all claims incurred on or after January 1, 2019.



Dental Electronic Claims Reimbursement

All dental claims incurred on or after January 1, 2019 will be reimbursed on the new Member Benefit Card. Members and eligible dependents will not be required to pay for eligible services as all eligible payments will be made directly to the dental provider.



QuikCare Expedited Healthcare

Members and eligible dependents will now have access to expedited Health Care Services including MRI Scans, CT Scans, Ultrasounds, and Expedited Specialist Consultations (Orthopedic, Cardiologist, Neurologist, Gastroenterologist, General Surgeon, Ear, Nose, Throat, Ophthalmologist, Urologist, Rheumatologist and Neurosurgeon) effective for all claims incurred on or after January 1, 2019.



QuikCare Confidential Mental Wellness Program

Members and eligible dependents will now have access to psychological treatment options designed to help with mental health, anxiety, addiction, depression, stress and substance abuse effective for all claims incurred on or after January 1, 2019.



Medical Cannabis

Members and eligible dependents will have access to medical cannabis to treat 6 pre-determined conditions up to a calendar year maximum of \$2,000 per insured individual for all claims incurred on or after January 1, 2019.



Dental Fee Guide

The Dental O.D.A. Fee Guide Reimbursement will increase from 2016 to 2017 for all claims incurred on or after January 1, 2019.



Replacement Lenses

The Plan will provide coverage for one (1) set of replacement lenses up to a maximum of \$150 if your prescription changes or lenses become damaged within the same twenty-four (24) month period covered under Vision Care for all claims incurred on or after January 1, 2019.



Extended Health Care – Diabetes

The Plan will provide coverage for continuous glucose monitoring (CGM) and flash glucose monitoring (FGM) machines. The (CGM) device will be covered up to reasonable and customary calendar year allowance per member and eligible dependents and the (FGM) device will be covered up to a maximum of \$75 for the Freestyle device and reasonable and customary reimbursement for the sensors for all claims incurred on or after January 1, 2019.



Extended Health Care – Physiotherapy

Physiotherapists to be removed from current schedule of health practitioners to a separate calendar year maximum of \$100 per visit up to \$1,500 per calendar year for all claims incurred on or after January 1, 2019.

CONSTRUCTION / INDUSTRIAL / RETIREE MEMBERS



BENEFIT ENHANCEMENTS

FOR MEMBERS OF THE LOCAL 506 BENEFIT FUNDS



Life Insurance Advance

The Plan will provide a Life Insurance Advance payment to the beneficiary of a deceased active member in the amount of \$25,000 within 48 hours of the date of death to assist with internment expenses. The remaining \$75,000 of the Life Insurance benefit will be paid to the beneficiary within the normal course from the date of death for all claims incurred on or after January 1, 2019.



Hospital Cash

The Hospital Cash benefit for members and eligible dependents will increase from \$100 per day to \$150 per day for all claims incurred on or after January 1, 2019.



Critical Illness - Member

The Critical Illness benefit for eligible members will increase from \$20,000 to \$25,000 for all claims incurred on or after January 1, 2019.



Permanent & Total Disability Accident - Member

The Permanent & Total Disability Accident benefit for eligible members will increase from \$100,000 to \$200,000 for all claims incurred on or after January 1, 2019.



Occupational Accidental Death and Dismemberment - Member

The Occupational Accidental Death and Dismemberment benefit for eligible members will increase from \$100,000 to \$200,000 for all claims incurred on or after January 1, 2019.



Life Insurance Advance

The Plan will provide a Life Insurance Advance payment to the beneficiary of a deceased retiree in the amount of \$10,000 within 48 hours of the date of death to assist with internment expenses. The remaining \$10,000 of the Life Insurance benefit will be paid to the beneficiary within the normal course from the date of death for all claims incurred on or after January 1, 2019.



Emergency Out of Province - Travel Insurance

The Emergency Out of Province travel benefit will be extended to all retirees and their eligible dependents between the age of 80 and 85 while travelling outside of province or Canada up to a maximum benefit of \$500,000 for a period of 60 consecutive days for all claims incurred on or after January 1, 2019.

CONSTRUCTION / INDUSTRIAL MEMBERS ONLY

RETIREE MEMBERS ONLY

We trust that you will value the benefit program and we remain committed to keeping the benefits relevant to the current healthcare environment.

LIUNA! LOCAL 506

Carmen Principato, LIUNA Local 506 Business Manager
Local 506 Benefit Funds Trustee