

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.



## Dependent Life Insurance

Life Insurance benefit for Dependent Children will increase from \$10,000 to \$20,000 for all claims incurred on or after November 1, 2023.



## Extended Healthcare – Prescription Drugs

The Prescription Drug benefit to increase from a \$1,000,000 lifetime maximum to an unlimited lifetime maximum for all claims incurred on or after November 1, 2023.



## Extended Healthcare – Medical Exams and Tests

The addition of Medical Examinations/Tests reimbursement up to a maximum benefit of \$100 payable per calendar year to offset any fees charged for any medical exams/tests for all claims incurred on or after November 1, 2023.



## Extended Healthcare – Vision Care

The Vision Care benefit to increase from a maximum benefit of \$300 to \$400 every calendar year for glasses (lenses and frame combined) or contact lenses in lieu of eyeglasses for all claims incurred on or after November 1, 2023.



## Extended Healthcare – Laser Eye

The Corrective Laser Eye surgery benefit to increase from \$1,000 to \$1,500 once per lifetime maximum for all claims incurred on or after November 1, 2023.



## Extended Healthcare – Intra-Ocular Lens (IOL)

Prior to Cataract Surgery, an Intra-Ocular Lens (IOL) preparation exam reimbursement benefit to be added at \$450 per eye, per lifetime for all claims incurred on or after January 1, 2023.



## Extended Healthcare – Health Practitioners

(Chiropractor, Massage Therapist, Naturopath, Osteopath, Acupuncturist, Occupational Therapist, Podiatrist/Chiropodist, Athletic Therapist)

The Health Practitioners benefit (excluding Physiotherapist and Clinical Psychologist/Psychotherapist) per visit maximum to increase from \$80 per visit to \$90 per visit for eligible services up to the overall combined practitioner maximum of \$1,500 per calendar year for all claims incurred on or after November 1, 2023.



### Extended Healthcare – Medical Braces

Medical Braces for Wrist, Elbow, Finger, and Ankle benefit maximum to increase from \$100 per limb to \$250 per limb once every 3 years for all claims incurred on or after January 1, 2023.



### Dental Care – Orthodontics

The Orthodontic age benefit for dependent children to increase from 18 years of age to 21 years of age for all claims incurred on or after November 1, 2023.



### Critical Illness – Addition of New Illnesses for Member and Eligible Spouses

The following illnesses will be added to eligible conditions for all claims incurred on or after November 1, 2023:

- Chron's Disease requiring Surgery
- Dilated Cardiomyopathy
- Fulminant Viral Hepatitis
- Liver Failure of Advanced Stage
- Primary Pulmonary Hypertension
- Progressive Systemic Sclerosis
- Systemic Lupus Erythematosus



### Critical Illness – Addition of New Illnesses for Member and Eligible Spouses under the Motor Neuron Diseases

The following illnesses will be added to eligible conditions under the Motor Neuron Diseases for all claims incurred on or after November 1, 2023:

- Charcot-Marie-Tooth Disorder
- Amyotrophic-Lateral Sclerosis (ALD or Lou Gehrig's Disease)
- Primary Lateral Sclerosis
- Progressive Spinal Muscular Atrophy
- Progressive Bulbar Palsy
- Pseudo Bulbar Palsy



### Critical Illness – Non-Life-Threatening Cancers

The Non-Life-Threatening Cancer benefit will increase from 25% to 50% of the Principal Sum for the three common cancers for all claims incurred on or after November 1, 2023.

- Stage T1a or T1b Prostate
- Stage 1a Malignant Melanoma
- Ductal Carcinoma in Situ of Breast



### Critical Illness – Cancer Recurrence Benefit

The Critical Illness benefit to add a Cancer Recurrence Benefit for all life-threatening cancer claims if the cancer returns after 5 years for all claims incurred on or after November 1, 2023.



### **Critical Illness – Angioplasty**

The Angioplasty benefit will increase from 10% to 25% of the Principal Sum for all claims incurred on or after November 1, 2023.



### **Hospital Cash – Waiting Period**

The waiting period for all eligible hospital confinements will be amended to start when the member presents themselves at the hospital as opposed to when they are officially admitted, subject to the 3 consecutive day waiting period, for all claims incurred on or after November 1, 2023.



### **Hospital Cash – Waiting Period for Birth of a Child**

The waiting period for all eligible hospital confinements associated with the admission and birth of a child will begin after 1 day (24 hours) as opposed to 3 days for all claims incurred on or after November 1, 2023.



### **Emergency Out of Country/Province – Benefit Maximum**

The Emergency Out of Country/Province benefit will be amended to provide the maximum coverage on a per trip basis as opposed to a per lifetime maximum for all claims incurred on or after November 1, 2023.



### **Emergency Out of Country/Province – Age Limitation**

The Emergency Out of Country/Province age limitation will increase from the attainment of age 85 to the attainment of age 99 for all claims incurred on or after November 1, 2023.



### **Emergency Out of Country/Province – Per Trip Maximums age 70 to 74**

The Emergency Out of Country/Province per trip maximum will increase from a \$1,000,000 maximum benefit per lifetime to a \$5,000,000 maximum benefit per trip for all claims incurred on or after November 1, 2023.



### **Emergency Out of Country/Province – Per Trip Maximums age 75 to 80**

The Emergency Out of Country/Province per trip maximum will increase from a \$500,000 maximum benefit per lifetime to a \$5,000,000 maximum benefit per trip for all claims incurred on or after November 1, 2023.



### **Emergency Out of Country/Province – Per Trip Maximums age 80 to 99**

The Emergency Out of Country/Province per trip maximum will increase from a \$500,000 maximum benefit per lifetime to a \$2,500,000 maximum benefit per trip for all claims incurred on or after November 1, 2023.



### Emergency Out of Country/Province – Per Trip Duration Limitation

The Emergency Out of Country/Province benefit maximum will increase from a per trip maximum of 60 days for all members over age 80 to a per trip maximum of 90 days to age 99 for all claims incurred on or after November 1, 2023.



### Emergency Out of Country/Province – Ground Transportation

The Emergency Out of Country/Province coverage for ground transportation will increase from \$5,000 to \$10,000 per trip for all claims incurred on or after November 1, 2023.



### Emergency Out of Country/Province – Accidental Dental

The Emergency Out of Country/Province coverage for accidental dental will increase from \$2,000 to \$2,500 per trip for all claims incurred on or after November 1, 2023.



### Emergency Out of Country/Province – Automobile Return

The Emergency Out of Country/Province coverage for automobile return will increase from \$4,000 to \$10,000 per trip for all claims incurred on or after November 1, 2023.



### 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

