

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.



### Retiree Coverage Cost

The monthly Retiree Benefit Coverage cost reduces from \$81.00 (\$75.00 + 8% Retail Sales Tax) per month to \$64.80 (\$60.00 + 8% Retail Sales Tax) per month, effective December 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 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.



### **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.



## eClaims App

Submitting and tracking claims is quicker and easier than ever! The LiUNAcare eClaims mobile app and website allows you to get up-to-the-minute information about your claim status and the ability to submit and track your medical and dental claims through your mobile device, tablet or laptop.



## vCare and LifeJourney Healthcare App

Have a health question or concern? Avoid in-person visits to walk-in clinics or emergency rooms for non-emergency issues. Our virtual care platform is designed to address your healthcare needs via secure text and video chat – anytime, wherever you are.

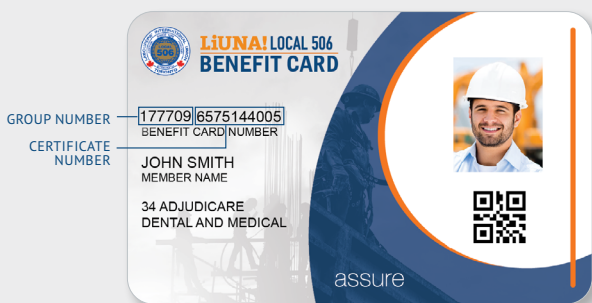
Members also have access to LifeJourney, a new way to approach Member Family Assistance Programs. It's a single, integrated virtual service that provides you with 24/7 access to immediate, compassionate care directly through the vCare app.



## mHealth Virtual Mental Healthcare App

Get the support you need to manage stress, depression, anxiety, and other mental health challenges with mHealth – the confidential, easy-to-access digital platform you can turn to for real-time virtual therapy and more.

Register for mHealth and you and your eligible dependents can get up to 12 weeks of virtual therapy by connecting with a qualified mental health professional from the comfort and privacy of your home – at absolutely no cost to you.



## 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 your **6-digit group number** and your **10-digit certificate number**.

Now you can activate the apps and you're ready to go!

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

