

2021 BENEFIT ENHANCEMENTS FOR MEMBERS OF LiUNA LOCAL 506

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



Dental Fee Guide Increase

The ODA Dental Fee Guide will increase from 2018 to 2020 for all dental claims incurred on or after January 1st, 2021 for both active and retired members and all eligible dependents.



Extended Healthcare - Clinical Psychologist and Psychotherapist Benefit

The Clinical Psychologist and Psychotherapist benefits will be increased to a maximum reimbursement of \$100 per visit with a combined calendar year maximum of \$1,500 for all claims incurred on or after January 1st, 2021 for both active and retired members and all eligible dependents.



Extended Healthcare - Paramedical Benefit

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

The Paramedical benefits will increase to a maximum reimbursement of \$60 per visit with a combined calendar year maximum reimbursement of \$1,500 for all claims incurred on or after January 1st, 2021 for both active and retired members and all eligible dependents.



Hour Bank Initial Eligibility Requirement (Construction - Active Members)

The initial hour bank requirement will reduce from the current two month requirement of 280 hours to a one month requirement of 140 hours.



Hour Bank Initial Eligibility Requirement (EDAC - Active Members)

The initial hour bank requirement will reduce from the current two month requirement of 220 hours to a one month requirement of 110 hours.



Critical Illness Benefit – Member & Spousal Additions (Active Members)

The Critical Illness Benefit for Members and eligible spouses has been expanded to include Dementia Alzheimer's Disease), Bacterial Meningitis, Blindness (Sight), Deafness (Hearing), Loss of Limbs (Two), Loss of Speech, Major Organ Failure on Waiting List, and Muscular Dystrophy.



Critical Illness Benefit – Non Life-Threatening Cancer Additions (Active Members)

The Critical Illness Benefit for Members and eligible spouses has been expanded to include Chronic Lymphocytic Leukemia, Follicular Thyroid Cancer, and Malignant Gastrointestinal Stromal Tumours (GIST) as eligible Non Life-Threatening Cancers covered at 25% of the principal sum.



Critical Illness Benefit – Benefit Reduction at Age 65 Removed (Active Members)

The Critical Illness Benefit for Members and eligible spouses no longer will be reduced by 50% at the attainment of age 65 and the full principal sum (100%) will be payable until the attainment of age 70.



Critical Illness Benefit – 30-Day Survival Period Removed (Active Members)

The Critical Illness Benefit for Members and eligible spouses no longer will need to wait to satisfy the 30-day survival period after the initial diagnosis.



Critical Illness Benefit – Multiple Event (Active Members)

The Critical Illness Second Event Benefit has been replaced with an enhanced Multiple Event benefit with the possibility of up to 9 separate claims.



Critical Illness Benefit – Kidney Failure Enhanced (Active Members)

The Critical Illness benefit considers Kidney Failure to be singular and requires failure of one (1) kidney or one (1) lung replacing the standard failure of both kidneys or both lungs. Kidney Failure is a separate benefit from Major Organ Transplant or Major Organ Failure on Waiting List.



Wellness – Self Help Works (Active and Retired Members)

Members and eligible dependents can now use a training process that combines the principles of cognitive behavioural therapy with health coaching best practices with the Self Help Works online program. The online Self Help Works program allows for lifestyle goals become reality with video-based workshops to help with smoking cessation, weight loss, alcohol consumption, exercise motivation, stress relief, diabetes management, sleep restoration and more. To learn more about these life changing programs to help take back your health, sign up with your Group Policy number and your certificate number at liuna506.com/selfhelpworks.



Wellness - Health Coaching (Active and Retired Members)

Members and eligible dependents can now take back their health with the new Health Coaching program. The Health Coaching program is a confidential program which gives members and eligible dependents telephone access to a dedicated professional who will provide one-on-one coaching support in achieving health goals around diabetes, heart health and mindful eating. To complete your nutritional assessment, sign up for the program with your Group Policy number and your certificate number at enroll.e-coaching.ca/liuna/506 to start achieving all your health goals.

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 six-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.