

The Executive Board of CCWU and the Board of Trustees of the Canadian Construction Workers Union Benefit Trust Fund are pleased to announce the following enhancements to the benefit program.



Extended Healthcare – Health Practitioners per visit maximum

The Health Practitioner benefit (excluding Physiotherapist and Clinical Psychologist/Psychotherapist) per visit maximum to increase from \$80 per visit to \$85 per visit for eligible services for all claims incurred on or after January 1, 2025.



Extended Healthcare – Health Practitioners combined yearly maximum

The Health Practitioner benefit (excluding Clinical Psychologist/Psychotherapist) overall combined practitioner maximum to increase from \$1,500 per calendar year to \$2,000 per calendar year for all claims incurred on or after January 1, 2025.



Extended Healthcare – Behavioral Therapy per visit maximum

The Behavioral Therapy benefit (Clinical Psychologist, Psychotherapist, Psychoanalyst, Social Worker) per visit maximum to increase from \$100 per visit to \$105 per visit for eligible services for all claims incurred on or after January 1, 2025.



Extended Healthcare – Behavioral Therapy combined yearly maximum

The Behavioral Therapy benefit overall combined practitioner maximum to increase from \$1,500 per calendar year to \$2,000 per calendar year for all claims incurred on or after January 1, 2025.



Extended Healthcare – Lifetime Maximum

The Extended Healthcare benefit (Non-Prescription Drug) to increase from \$250,000 lifetime maximum to an unlimited lifetime maximum for all claims incurred on or after January 1, 2025.



Extended Healthcare – Laser Eye

The Corrective Laser Eye surgery benefit to increase from \$1,500 to \$2,000 once per lifetime maximum for all claims incurred on or after January 1, 2025.



Extended Healthcare – Hearing Aids

The Hearing Aids benefit to increase from \$3,000 every 36 months for one set of hearing aids to \$3,500 every 36 months for one set for all claims incurred on or after January 1, 2025.



Extended Healthcare – Iron Drug Injectables

The addition of Iron Drugs Injectables that are administered through an IV and injected in a hospital setting.



Dental Care – Fee Guide Increase

The ODA Dental Fee Guide reimbursement will increase from 2023 to the current 2025 ODA Dental Fee Guide and adjust annually to maintain the current ODA Fee Guide for all dental claims incurred on or after January 1, 2025.



Dental Care – Implant Benefit Coverage

The Dental Care Implant Benefit Coverage to remain at 50% at first stage, 50% at second stage up to an implant maximum of \$7,500 once every 5 years per individual excluding all other dental care services for all claims incurred on or after January 1, 2025.



Critical Illness – Member Principal Sum

The Member Principal Sum will increase from \$32,500 to \$40,000 for all claims incurred on or after January 1, 2025 for all eligible members.



Critical Illness – Spouse Principal Sum

The Spouse Principal Sum will increase from \$10,000 to \$15,000 for all claims incurred on or after January 1, 2025 for all eligible spouses.



Hospital Cash – Daily Benefit

The daily Hospital Cash benefit for all eligible hospital confinements will increase from a maximum \$200 per day to a maximum of \$225 per day for all claims incurred on or after January 1, 2025.



Occupational Accidental Death and Dismemberment – Member Principal Sum

The Occupational Accidental Death and Dismemberment principal sum for Members will increase from \$400,000 to \$500,000 for all claims incurred on or after January 1, 2025.



Accidental Death and Dismemberment – Parental Care Benefit

The Accidental Death and Dismemberment benefit is amended to add a Parental Care Benefit for all claims incurred on or after January 1, 2025.



Accidental Death and Dismemberment – Disability Fitness Benefit

The Accidental Death and Dismemberment benefit is amended to add a Disability Fitness Benefit for all claims incurred on or after January 1, 2025.



Accidental Death and Dismemberment – Seat Belt Benefit

The Accidental Death and Dismemberment benefit is amended to add a Seat Belt Benefit for all claims incurred on or after January 1, 2025.



Long Term Care – Respite Care Benefit

The Long-Term Care benefit will increase the Respite Care Benefit which provides a daily benefit of up to a maximum of \$100 per day for a maximum of 14 days to a maximum of 21 days for each 12-month period for actual costs incurred for additional home care or home health care services provided by a licensed agency when the insured persons primary unpaid caregiver requires relief, for all claims incurred on or after January 1, 2025.



Long Term Care – Home Modification Benefit

The Long-Term Care benefit will increase the Home Modification Benefit of \$500 per period to a maximum of \$1,000 per period for costs incurred for the installation of safety equipment within 60 days of being eligible for Long Term Care for all claims incurred on or after January 1, 2025.



Long Term Care – Grief Counselling Benefit

The Long-Term Care benefit will increase the Grief Counselling Benefit of \$1,000 per period to a maximum of \$2,000 per period for costs incurred for grief counselling within 365 days following the death of the insured member for all claims incurred on or after January 1, 2025.



NEW! CCWU Child Disability Benefit

CCWU introduces a Disability Benefit for all eligible children of members providing the member with the required protection if a child develops a severe illness, disability or injury including genetic conditions such as Cystic Fibrosis, Down and Rett syndromes, as well as cases of Autism, Cerebral Palsy, Muscular Dystrophy and more than 6,000 rare disease that affect children.

The CCWU Child Disability Benefit is effective for all children diagnosed and claims incurred on or after January 1, 2025.



NEW! Expedited Healthcare – Joint Replacement Surgery (Member Only)

The Expedited Healthcare benefit introduces expedited access and coverage for the following Joint Replacement surgeries: Hip, Knee, Shoulder, Elbow, Ankle and Wrist for all claims incurred on or after January 1, 2025.



NEW! Parental/Elder Caregiving

CCWU introduces Parental and Elder Caregiving support where eligible members can connect with a specialist to provide support and concierge service (telephone or video conference) along with libraries, FAQ's, assessment tools and daily management tools providing caregiving and decision support that addresses the needs of their care recipients, no matter the age, stage, crisis or concern.

The Parental/Elder Caregiving benefit is effective for all claims on or after January 1, 2025.



NEW! Mental Health Benefit – Live Video Therapy

The Mental Health benefit is enhanced to include a portal to assist with mental health issues whereby members and their eligible dependents can participate in real-time sessions with a counsellor via video by phone, tablet, or computer. This benefit is designed for those who want the convenience and privacy of at-home mental health care but who require more direct support.

Members and their eligible dependents can choose their therapist, the day and time of their sessions and rebook as required.

This benefit includes 6 sessions which is designed to provide the required assistance to address the most prominent mental health issues.

The Live Video Therapy benefit is available on or after January 1, 2025.



NEW! Mental Health Benefit – Intensive Outpatient Therapy

The Mental Health benefit is enhanced to include an 8-week (9 hours per week) intensive outpatient program through Edgewood Health Networks followed by 10 weeks of aftercare.

This benefit is designed to address members and their eligible dependents who have mild to moderate mental health symptoms, including mood and anxiety disorders, depression, or bipolar disorders.

The Intensive Outpatient therapy benefit is available on or after January 1, 2025.



CCWU Best Life Program

CCWU understands that the health and wellness is a key concept to you and your family's overall success. The CCWU Best Life Program is a wellness solution that combines personalized progress that empowers members to adopt healthier habits and understand behaviours that make positive life changes and decisions – it's a one stop health platform.



Emergency Out of Country/Province – Paramedical Benefit

The Emergency Out of Country/Province benefit is amended to increase the paramedical benefit from \$300 to \$1,000 per practitioner for all claims incurred on or after January 1, 2025.



Emergency Out of Country/Province – Nursing Care Benefit

The Emergency Out of Country/Province benefit is amended to increase the nursing care benefit from \$50 per day to \$100 per day to a maximum of \$10,000 per trip for all claims incurred on or after January 1, 2025.



Emergency Out of Country/Province – Incidental Hospital Benefit

The Emergency Out of Country/Province benefit is amended to add a incidental hospital benefit to a maximum of \$100 per day up to a per trip maximum of \$2,000 for all claims incurred on or after January 1, 2025.



Emergency Out of Country/Province – Lost Prescription Benefit

The Emergency Out of Country/Province benefit is amended to add a lost prescription benefit to a maximum of \$250 per trip for all claims incurred on or after January 1, 2025.



Group Legal Benefit Plan – Cohabitation Agreement Benefit

A Cohabitation Agreement benefit has been added to once every 3 years up to a maximum benefit of \$800 for all claims incurred on or after January 1, 2025.

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.

Joel Filipe, *Canadian Construction Workers Union President*
Canadian Construction Workers Union Benefit Trust Fund Trustee