



LOCAL 183 INDUSTRIAL BENEFIT FUND APPLICATION FOR SHORT TERM DISABILITY BENEFITS Policy 158800



#### MEMBER HEALTH MANAGEMENT SERVICES

## Member Health Management Services

1263 Wilson Avenue, Suite 302 | Toronto, Ontario | M3M 3G3 Tel: 416-240-2104 | Toll Free: 1-866-315-6011 | Fax: 416-240-7047 Email: memberhealthservices@liunacare183.com | liunacare183.com

### Short Term Disability Benefits

If you become disabled while covered because of either an illness or accidental injury that is non-occupational and you cannot perform your job duties, you may be entitled to short term disability benefits.

### What are the eligibility requirements?

• You must be a full-time member with Plan A coverage on the date your disability started - this benefit is not offered to all members and eligibility is subject to what has been negotiated in your collective agreement.

- You must be actively at work on the date you become disabled if you are laid-off, unemployed, or not working for any other reason you are not eligible for this benefit.
- Employer contributions must have provided your plan coverage on the day you become disabled if your plan coverage was being maintained through self-payments at the onset of your disability, you are not eligible for this benefit.
  - You must be under age 65 at the onset of the disability.
- Your disability must be a result of a non-occupational injury or illness if the accidental injury or medical condition that prevents you from working was caused by work, you must file a claim with the Workplace Safety & Insurance Board (WSIB) Health Management Services can assist you with your WSIB claim.
  - If your disability was caused by or contributed by a motor vehicle accident which occurred in the province of Ontario or Quebec, this is a policy exclusion, and you are not eligible for this benefit.
  - There are several other exclusions and limitations please refer to the benefit plan booklet.
- You must be seen by, treated by, and be under the continued care of a licensed physician in Canada.
- You must be diagnosed with a bona-fide medical condition which prevents you from working and performing your pre-disability job duties.
- You must be absent from work for more than 7 days to receive this benefit (waiting period), unless
  - your disability was a result of an accidental injury then the waiting period does not apply, or
  - you were hospitalized for at least 18 hours then the waiting period ends upon first day of hospitalization.

### How to apply for short term disability benefits?

- 1. Ensure you meet the eligibility requirements for this benefit listed above.
- 2. Complete and sign the **Member Statement** (Page 1) of the Short Term Disability Benefits Application Form.
- 3. Ensure your current employer completes the **Employer Statement** (Page 2).
- 4. Ensure the physician overseeing your medical care completes the Attending Physician Statement (Page 3).
- 5. Obtain a Record of Employment (ROE) from your employer and apply for **Employment Insurance (EI) Sickness Benefits**. If you require assistance in applying for EI benefits, please contact 416-243-6505.
- 6. All three (3) sections of the Application Form are required to begin assessing your claim.
- 7. Return the completed application to LiUNAcare Local 183 Member Health Management Services by

	Email:	memberhealthservices@liunacare183.com
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- Mail: 1263 Wilson Avenue, Suite 302 | Toronto, Ontario | M3M 3G3
  - Fax: 416-240-7047
- Questions: Email or call us at 416-240-2104 or 1-866-315-6011

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### Short Term Disability Benefits

### How does short term disability work?

- Once we receive your completed application, a Health Management Services representative will review your application to determine whether you meet the eligibility requirements for this benefit.
  - If approved, short term disability benefits are payable at 66 2/3% of your pre-disability earnings up to a maximum of \$300 per week, less tax withholdings.
- Liuna! Care © Local 185

- If you signed-up for direct deposit via eClaims, short term disability payment(s) will be automatically deposited into your bank account via electronic fund transfer. If you have not registered yet, you will receive payments via cheque. Refer to page 6 for instructions on how to register for eClaims and direct deposit.
  - Physician fees incurred during the initial application process may be eligible for reimbursement up to a maximum of \$100 if the claim is approved.
- Short term disability benefits are integrated with Employment Insurance (EI) Sickness benefits you are required to apply for this benefit.
- While EI benefits are payable, short term disability benefits are frozen. Should EI benefits end and your inability to work continues to be medically supported, short term disability benefit payments will be reinstated upon receipt of documentation supporting that EI benefits have ended.
- If you do not qualify for EI benefits, short term disability benefits payments will be issued during this period provided you submit supporting documentation of your ineligibility for EI benefits.



- During your disability from work, a Health Management Services case manager will work with you and your treatment providers to monitor your progress, ensure access to appropriate medical care, and coordinate plan benefits and services to promote your recovery and return to work.
- In order to remain eligible for short term disability benefits, you must
  - remain disabled from working and performing the essential duties of your pre-disability job,
  - remain under the continued care of a licensed physician in Canada,
  - be compliant with all aspects of your treatment plan including attending all recommended assessments, investigations, and treatments recommended by your physician and treatment providers,
  - communicate regularly with your Health Management Services case manager and comply with any necessary requests required for the ongoing assessment and management of your claim, and
  - participate in modified return to work plans when available and suitable.
- Notify us immediately if
  - there is any change in your medical condition or in your ability or availability to work,
  - you return to work in any capacity or receive employment income, or
  - you intend to travel outside Canada.
- Provided you remain disabled and under appropriate medical care, short term disability benefits are payable until you
  - return to work,
  - are deemed fit to return to your pre-disability job,
  - attain age 65, or
  - reach the maximum benefit duration of 38 weeks of disability (inclusive of the EI period)
  - If you return to work but sustain a subsequent disability, a new claim must be filed if you return to work
    - ninety (90) days before becoming disabled due to the same or related cause, or
    - thirty (30) days before becoming disabled due to a different and unrelated cause.

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### Member Health Management Services

### **Our Services**

- Your health matters! At LiUNAcare Local 183, we are always looking for new ways to service our members better. Member Health Management Services is your one-stop destination for support on all matters relating to disability, workers' compensation, health, and medical benefits and services to get you back to health.
  - Our team is comprised of disability management specialist and health professionals trained to ensure members receive medical care focused on recovery and return to work. Member Health Management Services staff work with members in developing personalized plans and coordinating plan benefits and services on an expedited basis. If you or an eligible dependent is struggling with a health issue or in need of assistance accessing plan benefits and services, contact Member Health Management Services.

### Maintaining your benefit coverage while on disability

- $\bullet$
- Should your coverage terminate, you have the option to continue your coverage by making self-payments to the members' benefit fund as follows:
  - You have the option to make self-payments for a maximum of 12 consecutive months provided you remain a Member in Good Standing with LiUNA Local 183
  - Monthly payments in the amount equal to the cost of the benefits
  - Self-payments must be made within 31 days of the termination of your coverage and must be made on a continuous basis. Retroactive self-payments will not be accepted
  - Eligibility for benefits will be conditional on you remaining a Member in Good Standing with Local 183
  - You are entitled to the same benefits you enjoyed while you were employed with the exception of Short Term Disability benefits
  - The Trustees may adjust the self-payment amount from time to time.
- For more information refer to the benefit plan booklet, visit **liunacare183.com**, or contact Member Services at **416-240-7487** or **info@liunacare183.com**.

### **Other Important Information**

- A
  - Payment of monthly Union dues is your responsibility to remain in good standing.
  - Depending on the nature of your condition, speak to your physician about Canada Pension Plan (CPP) disability benefits. CPP disability benefits will not affect your entitlement to short term disability benefits. If you have questions regarding the application process, Member Health Management Services can help.



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### Plan Benefits & Services

The following benefits and services are available to you to promote recovery and return to health. Not all members are eligible for the same benefits. The benefits are dictated by the contributions made on your behalf in accordance with each Collective Agreement and your employment status at the time of contribution. Contact LiUNAcare Local 183 Member Services at 416-240-7487 or info@liunacare183.com should you have any questions.



### vCare Virtual Healthcare | liunacare183.com

Avoid visits to walk-in clinics and emergency rooms for non-emergency issues with the vCare Virtual Healthcare platform. vCare allows members and dependents to connect instantly with a healthcare provider for primary health concerns via secure text and face-to-face video, 24/7. Virtual follow-ups, prescription refills, specialist referrals, and lab requisitions offered with no travel time, no wait time, and no parking or transportation costs.



### QuikCare Expedited Assessments | 1-844-900-8357 (24/7 helpline)

Wait times can be 8 months to see a specialist and 3 months for diagnostic tests. QuikCare provides members and dependents access to expedited assessments if placed on a wait list or the appointment is more than 21 days away. Specialists included: orthopaedic, cardiology, neurology, neurosurgery, general surgery, rheumatology, dermatology, respirology, endocrinology, ear nose & throat, ophthalmology, gastroenterology, urology, gynecology, and podiatry. Diagnostic tests: MRIs, CT scans, ultrasounds, endoscopies, and colonoscopies. Physician referral is required.



### QuikCare Expedited Surgeries | 1-844-900-8357 (24/7 helpline)

Expedited access to surgeries to further reduce wait times and get you back to health sooner. Procedures include orthopaedic surgeries for a variety of musculoskeletal conditions to shoulders, elbows, wrists, hands, hips, knees, ankles, feet, and general surgeries such as cataract, hernia, gallbladder, ear nose and throat, and more. This benefit is available to members only. A specialist referral is required.



### Health Care Navigation | 1-866-883-5956

Access to Nurses to help you navigate through the healthcare system and providing a single point of contact during your treatment. Services include answering questions regarding tests and treatment options, facilitation of treatment and diagnostic tests, alternate treatment locations, clinical trials, doctor-to-doctor consultations, and coaching on how to improve quality of care and management of your condition. Available to members and dependents.



### Cancer Assistance | 1-866-599-2720

Access to Oncology Nurses to help members and dependents navigate through the healthcare system by ensuring medical best practices are observed, providing expert assessment of treatment approaches, answering questions regarding tests and treatment options, and helping reduce the physical and emotional impact of cancer



### MyConsult Second Opinion | clevelandclinic.ca

Do you have questions regarding your diagnosis? Through the secure web platform, members and dependents can submit their health information, records, and test results to a medical expert who will review and help you make an informed decision about your diagnosis and treatment plan and provide alternatives and second opinions.



### Health Coaching | enroll.e-coaching.ca/liuna/183

A confidential one-on-one coaching and support program for those dealing with diabetes, obesity, and cardiovascular issues, including high blood pressure and high cholesterol, who want to focus on weight management and nutrition. Registered Dietitians and Certified Diabetes Educators work with you in creating personalized meal plans with regular follow-ups and coaching sessions to help you achieve your goals. Available to members and dependents.



### Self-Help-Works | liunacare.com/selfhelpworks

Make lifestyle goals a reality with this online program that combines principles of cognitive behavioural therapy and health coaching to help you break-through barriers and tackle issues such as smoking, weight, diabetes, alcohol consumption, physical activity, restoring sleep, and reducing stress. Available to members and dependents.



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### Plan Benefits & Services



### mHealth Virtual Mental Health Program | liunacare183.com

This virtual mental health program has been designed to improve mental health resilience and well-being through specialized psychological treatment or cognitive behavioural therapy. Treatment options for a broad range of conditions including stress, anxiety, depression, and panic disorders. Available to members and dependents.



### Life Journey Member & Family Assistance Program (MFAP) | vCare Mobile App | 1-800-254-7223

Confidential counselling services offered to members and dependents through the vCare app or by phone to tackle a variety of issues including stress, anxiety, depression, bereavement / grief, addiction, family / marital / relationship issues, elder care, and other personal matters such as health, nutrition, life balance, and legal and financial assistance.



### QuikCare Addiction and Substance Use Treatment | 1-844-900-8357 (24/7 helpline)

Immediate access to inpatient treatment overseen by a team of addiction physicians and psychiatrists. This program utilizes medical withdrawal management and evidence-based therapeutic modalities to guide members towards the path of recovery and relapse prevention. An outpatient program is also available if inpatient treatment is not required or after completion of the residential treatment program. This benefit is available to members only.



### Substance Management & Recovery Treatment (SMART) | try.alavida.com/liuna183

Virtual and confidential counselling designed to help members and dependents tackle their relationship with alcohol and other substances. Whether looking to cut back, regain control, or quit this program offers treatment options and supports from a team of doctors and therapists specialized in addiction to guide you towards a healthier lifestyle.



### CATC Opioid Outpatient Program | 1-877-937-2282 | canatc.ca/locations

Canadian Addiction Treatment Centres (CATC) - the largest addiction treatment provider in Canada - offers Local 183 members and dependents priority access to in-person and virtual addiction treatment for those suffering from opioid-use disorder. If you or a loved one is struggling with opioid addiction, contact CATC to learn more about treatment, schedule an initial assessment, or visit their website for your nearest clinic.



**Paramedical Benefits - Mental Health Practitioners | liunacare183.com | 416-240-7487 | info@liunacare183.com** Members and eligible dependents may be reimbursed for mental health practitioner services such as clinical psychologists, psychoanalysts, psychotherapists, or social workers up to a maximum reimbursement of \$100 per visit with an overall combined benefit of \$1,000 per calendar year.



### Paramedical Benefits - Health Practitioners | liunacare183.com | 416-240-7487 | info@liunacare183.com

Members and dependents may be reimbursed for health practitioner services such as chiropractic, physiotherapy\*, massage therapy\*, osteopath, occupational, athletic therapy, podiatry/chiropodist, and speech therapy\* up to a maximum reimbursement of \$50 per visit (up to a maximum of \$200 for speech therapy per visit) with an overall combined benefit of \$1,000 per calendar year. \* *MD referral required* 



**Hospital Cash** - if you or a dependent is admitted to hospital for at least three consecutive days, you may be eligible for a maximum daily benefit of \$100 per day up to a maximum of 120 consecutive days of hospital confinement.

**Critical Illness** - if diagnosed with one of the eligible diagnoses, members may be eligible for a benefit payment of up to \$10,000. The maximum for spouses is \$2,500.

Accidental Death & Dismemberment - If you suffer a loss due to accidental injury, at work or outside of work, you may be eligible for a benefit payment. Benefit payment amounts vary on the type of loss.



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### EFT – Electronic Funds Transfer

# **Registering for Direct Deposit - Short Term Disability Benefits**

### Already have EFT Direct Deposit set-up in eClaims?



If you are eligible to receive short term disability benefit payments and have signed up for direct deposit via **eClaims**, payments will be automatically deposited directly into the authorized bank account via electronic fund transfer (EFT). An email will be sent to you confirming benefit payments have been made. In addition, you will have access to your short term disability claim history, explanation of benefits, and can submit documents securely through the **eClaims** app or website.

### Haven't Registered yet?

Download the LiUNAcare Local 183 **eClaims** app from the *App Store* or *Google Play* and follow the registration instructions. Make sure you have your Member Advantage benefit card handy as you will be asked to provide your *group number* (the first 6 digits of your card) and *certificate number* (the remaining 10 digits).



You can also check out a short instructional *how-to* video at **www.liunacare183.com**.

If you prefer to register online - go to www.liunacare183.com and look for the eClaims link at the top, righthand corner of your screen, click register account, and follow a few simple steps.

### Once I'm registered, what's next?

Complete the attached Application for EFT Direct Deposit form in full and send it to us via

Email at	info@liunacare183.com
Fax at	416-240-7488
Questions	416-240-7487 or 1-888-790-3534

### What if I don't register for direct deposit?

You will receive weekly short term disability benefit payments via cheque until you become registered.



## **APPLICATION FOR EFT (CAD) DIRECT DEPOSIT**

Send to: LiUNAcare Local 183 | 1263 Wilson Avenue, Suite 205 | Toronto, ON M3M 3G2 P: 416.240.7487 | F: 416.240.7488 | w: www.liunacare183.com | e: info@liunacare183.com

A. Member I	nformation <i>(Please Pr</i>	rint)					
Last Name		First Name		Geno	der	Male	Female
Address					of Birth //mm/dd)		
Town/ City	Prov.	Posta	al Code	Cour	ntry		
Member Advantag ID Number (last 1	5			So		ce Number (SIN) - dvantage Benefit (	ONLY if no Member Card ID
Email Address				Phor	ne #		
Martial Status	Married Common-Law	Single Separated	Divorced Widow	Cell	#		
B. Account I	Information						
Account Holde	r Name(s):				Cheque Number	Transit (Branch) Number	Designation n Designation Account Number
Transit No:		Bank No:			Account	No:	
	New Authorization	Ch	ange to Existing A	uthorization			
C. Authoriza	ation						
Processing Institu	ge that this agreement is provi ution agreeing to process crec iation (the "CPA Rules").						
By signing this ac	preement I/We request my/ou	r henefits to he naid	through electronic fun	ds transfer (di	irect denos	it) into this accou	int This authorization

By signing this agreement, I/We request my/our benefits to be paid through electronic funds transfer (direct deposit) into this account. This authorization may be cancelled at any time upon written notice by me/us. I/We warrant and guarantee that the Person(s) whose signature(s) is/are required to sign on the Account have signed the Agreement.

# Note: If only one signature is required for this account, then only one Payee is needed to sign. However, if two or more signatures are required, then both or all payees *must* sign.

Payee Signature: \_\_\_\_\_

Payee (2) Signature:

Date: \_\_\_\_\_

Date:

Please complete, print, sign, and return by fax at 416.240.7488 OR email to info@liunacare183.com



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#### 1. MEMBER STATEMENT

All three (3) sections of this application must be completed, signed, and submitted to initiate your claim for Short Term Disability benefits:

- 1. Member Statement
- 2. Employer Statement (or Record of Employment) completed by current employer
- 3. Attending Physician Statement completed by the Physician overseeing your care

If any section of this application is not completed or portions are not answered fully, the assessment of your claim may be delayed. You are required to apply for Employment Insurance (EI) Sickness Benefits as Short Term Disability benefits are not payable during the period payable by EI benefits.

Member information				
Last Name	First Name	Union ID Number		
Address		Date of Birth (mm/dd/yyyy)		
Town/City	Province Postal Code	Telephone Number		
Email Address		Cell Phone Number		
Absence Information				
Job Title	Last day worked (mm/dd/yyyy)	First day absent from work due to medical condition		
Return to work date	Expected return to work date	Is your condition due to an accident?		
Accident date	Is this due to a motor vehicle accident?	Is the accident or medical condition work-related?		
	No Yes	No Yes		
Have you applied for or are you receiving any of the	following Benefits?			
Employment Insurance (EI) Benefits	Applied	Approved Denied		
Workplace Safety & Insurance Board (WSIB) Be		Approved Denied		
Motor Vehicle Accident Insurance Benefits	Applied	Approved Denied		
Canada Pension Plan (CPP) Disability Benefits	Applied	Approved Denied		
Any other Disability or Income Continuation Be		Approved Denied		
No     Yes, Describe	ng income from another employer or self-employment?			
Member Health Management Services of my return ability to work or entitlement to short term disabil Local 183 Industrial Benefit Fund. I hereby authoria any and all information and documentation reque managing my claim for short term disability bene authorizing any physician, health care professional the assessment or management of my claim for sh information collected for the purpose of coordinat 21 days, should I be eligible for this benefit. I auth for the assessment and management of my claim information collected for the purpose of providing I also authorize BPA to share with my Long Term D benefits. All personal information will be treated i return to work. This authorization may be withdra authorization shall be as valid as the original. By sig	ect, and complete. I understand that for the duration of t to work in any capacity, my receipt of any employment ir lity benefits. LiUNAcare Local 183 is administered by Ber ze BPA, administrators of the Local 183 Industrial Benefit ested by BPA regarding or relating to my medical or me fits and access to other benefits and services provided I , hospital, public or private institution, my employer(s), a ort term disability benefits. I authorize BPA to share with ing diagnostic scans and/or specialist consultations and/or orize TeksMed Services Inc. to release the results of my of n for short term disability benefits. I authorize BPA to me individualized nurse case management and health can isability Insurer any and all information and documentati	ncome, and/or any change in my status as it relates to my nefit Plan Administrators Limited (BPA) on behalf of the Fund, and its subsidiaries, to collect, use, and exchange ental health condition for the purpose of assessing and by the Local 183 Industrial Benefit Fund. This includes nd Union to provide to BPA any information required for n TeksMed Services Inc., third party provider, any and all or procedure if placed on a medical wait list greater than diagnostic scan(s) and or specialist consultation(s) to BPA share with CAREpath, third party provider, any and all re navigation services should I be eligible for this benefit. ion collected should I be eligible for Long Term Disability authorization is valid from the date hereof through my PA. I confirm that a photocopy or electronic copy of this e of my personal information as stated above.		
Member Signature	Date			



### Application for Short Term Disability Benefits

Member Health Management Services | 1263 Wilson Avenue, Suite 302 | Toronto, ON | M3M 3G3 Tel: 416-240-2104 | Toll Free: 1-866-315-6011 | Fax: 416-240-7047 Email: memberhealthservices@liunacare183.com | liunacare183.com

#### 2. EMPLOYER STATEMENT

LiUNAcare Local 183 Health Management Services is responsible for reviewing medical absences to assess eligibility to Short Term Disability benefits offered through the Local 183 Industrial Benefit Fund and coordinating other plan benefits and services to assist members in their recoveries and return to work. Please complete the following information in full and return directly to the member or send to LiUNAcare Local 183 Health Management Services via email at memberhealthservices@liunacare183.com or fax at 416-240-7047. Please attach any additional information to help us understand the member's absence, work duties, or physical demands of the job.

Member Information									
Member's Last Name Member's First Name						Union ID Numbe	r		
Employment Information	Date of hire (mm/dd/yyyy)				Gross weekly earnings				
Member's Normal Work Schedule:						•			
Day of Week	Monday	Tuesday	Wedn	iesday	Thursday	Friday	Saturday	Sunday	
Hours									
Number of hours normally worked	per week:								
Last day worked	day worked First day absent from wor			k		Actual or expected return to work Date			
Reason for work absence		_	_				_		
Medical Lay-Off Has the Member received pay after		nissed	Quit	If yos pr	Leave Unknown Other   If yes, provide final day paid				
Yes No	the last day worke	u:							
If lay-off, has member been recalled but unable to report due to medical reasons? If yes Yes No									
Are modified duties available?				Are modified hours available?					
Yes No				Yes	No				
Declaration									
I certify that the above information is true, correct, and complete. Employer Contact Name						Title			
						me			
Employer						Telephone			
Employer Signature						Date			

Please complete and return this form to

LiUNAcare Local 183 Member Health Management Services

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#### 3. ATTENDING PHYSICIAN STATEMENT

LiUNAcare Local 183 is responsible for reviewing medical absences to assess eligibility to Short Term Disability benefits offered through the Local 183 Industrial Benefit Fund and coordinating plan benefits and services to assist members in their recoveries and return to work. Please complete the following in full and return directly to your patient or send to LiUNAcare via fax at 416-240-7047 or email at memberhealthservices@liunacare183.com. Please attach any additional information regarding the nature or extent of the patient's condition or function. Any fees associated with the completion of this form is the responsibility of the patient.

Patient Information						
Patient's Last Name	Patient's First Name	E	Date of Birth (mm/dd/yyyy)			
Medical Information						
Date symptoms first appeared (mm/dd/yyy	yy) Date of first visit after wo	rk absence	Date condition first prever	nted patient from working		
Is the condition a result of an accident?	Is the accident or condition	on work-related?	s condition due to a moto	r vehicle accident?		
No Yes	No No	Yes	No No	/es		
Primary Diagnosis						
Secondary Diagnosis and/or Complications						
Functional Abilities - current physical and c	ognitive abilities					
			:			
	dmittance		ischarge			
Surgery No Yes Su	irgery Type	D	ate	General Anesthesia		
Specialist No Yes Na	ame/Type	D	ate	Pending		
Diagnostics 🗌 No 🗌 Yes Ty	pe	D	ate	Pending		
	t consult, diagnostic assessment, or pro	cedure attach requisition so we	e may coordinate service	on an expedited basis		
Treatment Plan - therapies, tests/investigat	tions, referrals, specialty programs					
Medications - name, dosage, and frequence	~					
medications - name, dosage, and nequence	ý					
Compliance Yes No, describe		Patient not competent to manage o				
Prognosis & Return to Work goals - If patient						
		1				
Last assessment date	Next assessment date	Frequency of visits	Actual or estimation	ated return to work date		
Please attach any additional information th	nat would give us a better understanding	of the patient's condition, trea	tment needs, and abilities	5		
Declaration						
I certify that the above information is true,	correct, and complete.		Col Number			
Physician's Name			Fel Number			
Physician's Address			Fax Number			
i iyoidali o Addieso		F	Fax Number			
Physician's Signature			Date			