

INTERNATIONAL UNION OF PAINTERS AND ALLIED TRADES

SUMMER 2020 | ISSUE 1

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A MESSAGE FROM
THE BUSINESS MANAGER
BRUNO MANDIC

Welcome to your new **International Union of Painters and Allied Trades** benefit newsletter! The Board of Trustees of the IUPAT Province of Ontario Health and Wellness Trust Fund are pleased to introduce a new Member Benefit Card and a variety of benefit and service enhancements.

However, I would like to begin by acknowledging the challenges you and your families have no doubt experienced due to COVID-19. In April, we issued vacation pay one month ahead of schedule and we also extended emergency benefit extensions for the period of May to July 2020. In addition, Retiree benefit payments were waived during the emergency benefit extension period. This is a difficult time for all of us and we are committed to supporting you in the best ways possible.

With the introduction of three new online apps: eClaims, vCare and mHealth, you and your eligible dependents will be able to submit claims electronically and access healthcare professionals 24 hours a day, 7 days a week, from your mobile device or desktop computer.

Along with this newsletter, you will also find your new Member Benefit Card which will enable you and your eligible spouse to submit prescription drug, extended healthcare, vision and dental claims at point of service.

The introduction of the Member Benefit Card and the digital benefit enhancements continues our commitment to keeping your benefits relevant to the current healthcare environment. We trust that you and your eligible dependents value the benefit program and we remain committed to ensuring the highest of benefit standards for all members.



If you have any questions regarding your benefit program, please contact the IUPAT Benefit Office at **1-888-863-2278** or email iupat@bpagroup.com.

A handwritten signature in cursive script, appearing to read 'Bruno Mandic'.



Navigating COVID-19

In response to COVID-19 and the evolving issues related to the pandemic, we want to highlight how the International Union of Painters and Allied Trades implemented changes to serve you better:


- **Early vacation pay:** By now, you will have received vacation pay amounting to all contributions made on your behalf between May 1, 2019 and April 30, 2020. 
- **Emergency benefit extension:** We extended emergency benefits for the months of May, June, and July 2020 to support you regardless of how many hours you have banked. 
- **Retiree benefit payments:** During the emergency benefit extension period we waived the benefit payment for Retirees for the months of May, June, and July 2020.

Support is at your fingertips

With physical distancing measures in place, take a moment to explore what's new and acquaint yourself with these virtual benefits:

- **vCare Virtual Healthcare:** Virtual consultations for non-emergency healthcare
- **Home Delivery Pharmacy:** A convenient and fast, free home delivery service for prescription medication
- **eClaims:** Online platform for submitting and checking updates on your benefit claims
- **mHealth Virtual Mental Healthcare:** Online mental health therapy and resources
- **Prescription Drug Savings Program:** Preferred pricing at specific pharmacies across the province
- **Health Care Navigation:** Assistance navigating the healthcare system
- **Cancer Assistance:** Access to highly trained oncologists and accredited oncology nurses
- **MyConsult Second Opinion:** Connecting you to top medical specialists

Member Benefit Card

Your pharmacist, dentist, vision and other healthcare providers can submit claims on your behalf, reducing your out-of-pocket expenses. Your service provider invoices the International Union of Painters and Allied Trades directly and the paperwork is taken care of for you. All you have to do is present your Benefit Card. 

Take advantage of using your new Member Benefit Card to streamline the processing of your health claims. Ask your pharmacist, dentist, vision and other healthcare practitioners if they can submit electronic claims or contact Member Services for more information.



Our offices are open!

If you need help accessing services and support during this period and beyond, please email us at iupat@bpagroup.com or call 1-888-863-2278.

Submitting a claim? There's an app for that!



Submitting and tracking claims is now quicker and easier than ever! The new **BPA eClaims** mobile app and website allows you to submit claims and check claim status through your phone or desktop computer.

Submit claims, view claim status and manage your benefits online with a computer or with our app on your mobile devices.

To get started, all you need to do is register. You can do so by downloading the app to your phone or by accessing **BPA eClaims** from our website. Choose either way below and follow the instructions on the next page. Once registered you'll be all set to submit your claims electronically.



Mobile app

To download the mobile app to your phone or tablet, go to the App Store (iPhone) or Google Play (Android) and search **BPA eClaims**. Look for the BPA app icon pictured above and click "GET" (iPhone) or "Install" (Android) button. Follow the steps on the next page to register yourself and your eligible dependents.

Web access

To access eClaims from your computer visit our website at — iupat.on.ca/iupat-members/member-benefits — and follow the steps to register.

BPA eClaims Features



Notifications

Receive updates on your claim submission.



Search Functionality

Have a historical reference of all of your claims and what they mean.



Beneficiary Claim Management

Manage claims for your entire family and get an overview from the app or your browser.



Digital Member Benefit Card

Always have a copy of your card, conveniently located within the app.



Explanation of Benefits

View or print an "EOB" — explanation of benefits of your claim submissions.



Photo Claim Submission

Submit your claims with the camera in your phone and upload directly to the app.



Sample Member Benefit Card

(Please keep your new card – do not throw away)

Beginning your registration process

As a first time user of BPA eClaims you will have to register your account. In this step you will need your new benefit card. In the registration process you will be asked to provide your:

GROUP NUMBER

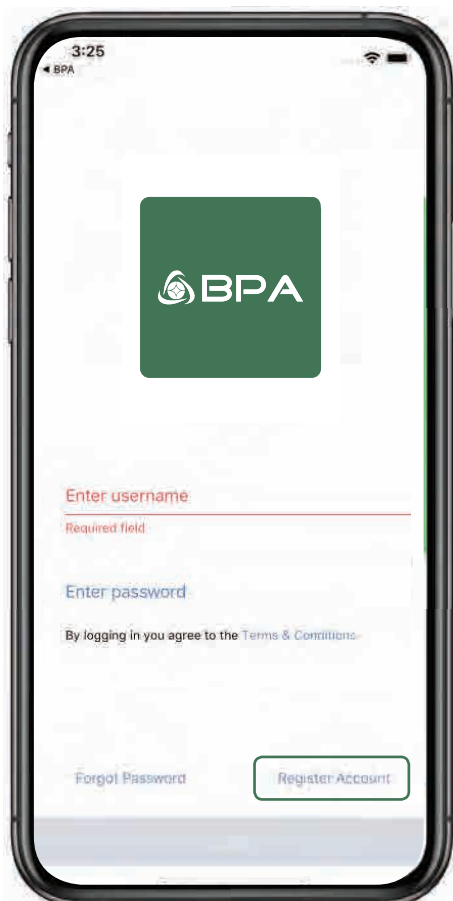
The first six digits of your benefit card number.

CERTIFICATE NUMBER

The second set of ten digits of your benefit card number.

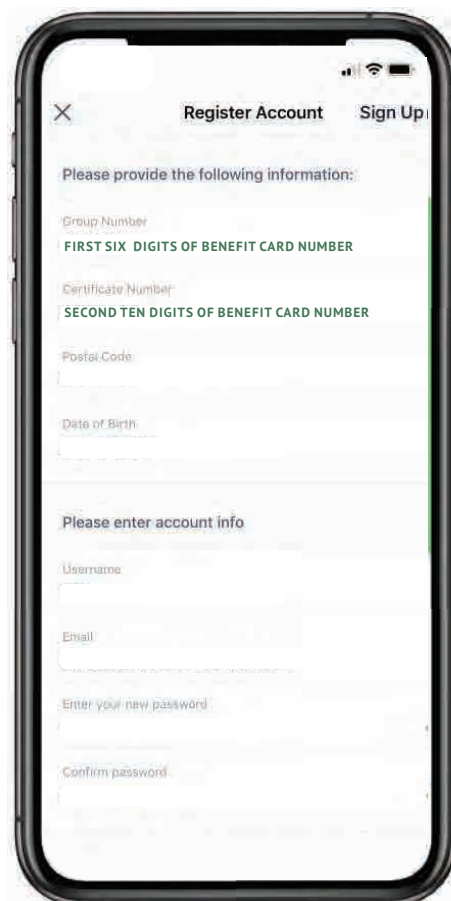
STEP 1

On your phone, download/open the application and click “Register Account” in the bottom right corner.



STEP 2

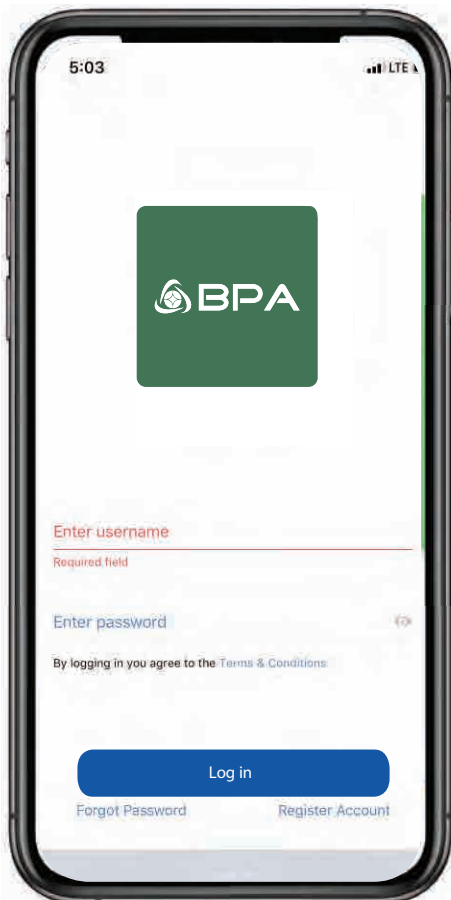
Enter your information in each section. You will need to create a username and password, then click “Sign Up”.



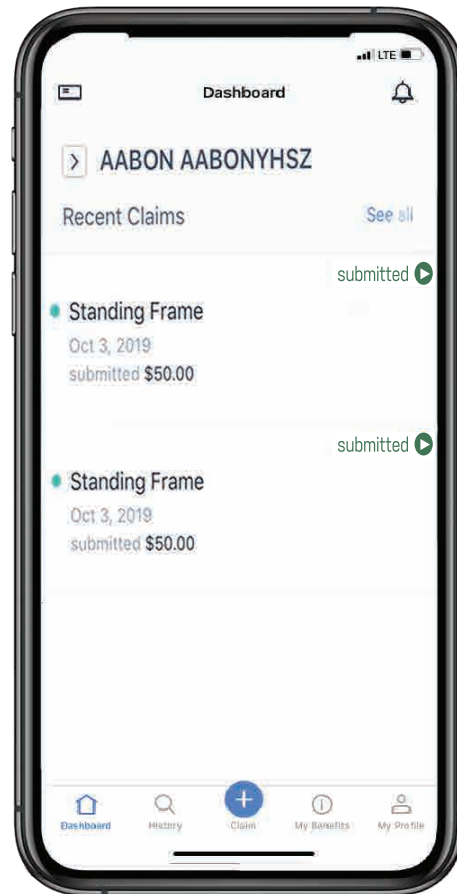
Keep a copy of your username and password – you will need this information to login.

STEP 3

You will return to the login page where you will enter your username and password and click login at the bottom.

**STEP 4**

This is your dashboard. Here you can see recently submitted claims and the status of your submitted claims.



Follow the instructions on the next page to learn about the claim submission process.

If you have any technical questions about the app or website, call **Member Services** at **1-888-863-2278** or email **iupat@bpagroup.com**.

Submitting a claim




Details

If you are submitting for multiple services from the same provider/visit you will be prompted with the option to “add another service”.

If you are submitting a claim with Coordination of Benefits (COB) make sure you enter the amount under “First Payor” that your primary insurance has already paid.

Receipt

In this step make sure you have the receipt from your provider and the receipt from your Primary Insurance (if submitting with Coordination of Benefits) on hand.

If you are submitting from your desktop computer, scan and upload each receipt under the required section.

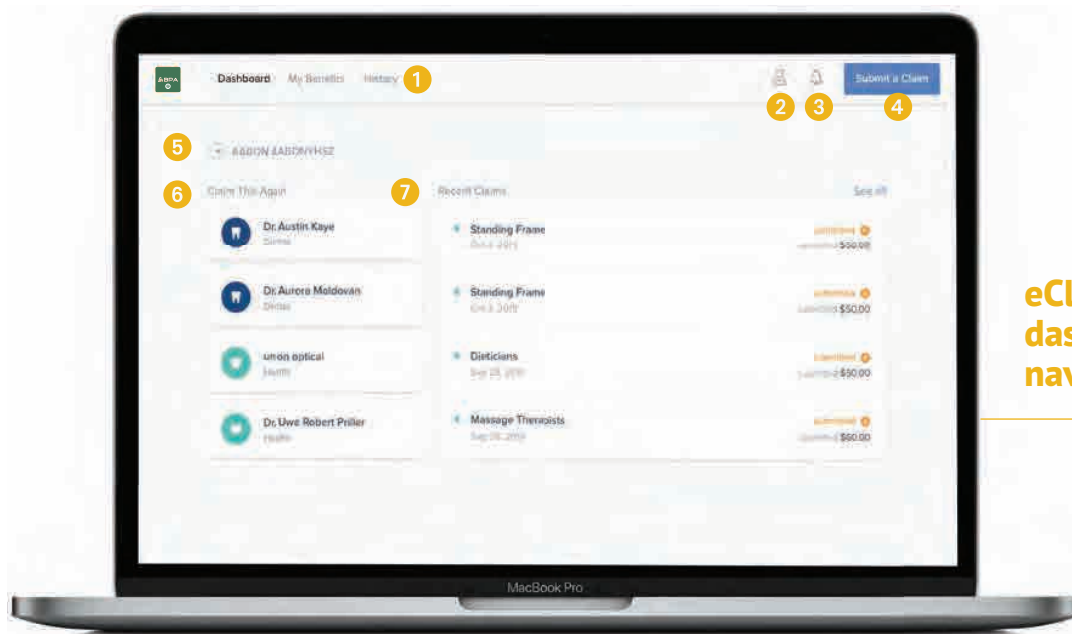
If you are on a mobile phone you can take a picture of each receipt with your phone and upload. Make sure the picture is focused and legible.

Review

Once you have uploaded your receipts you will have the option to have a final review of your claim. Once you have ensured the information is correct tap/click the checkmark icon to submit your claim.

Your claim will be reviewed, and you can check the status in under “History”.

You will be notified once your claim has been paid or if it has been declined.



eClaims dashboard navigation

1 Navigation

Navigate your way through different pages of the application including “My Benefits” where you can access more information around your benefits. “History” allows you to review past claims and to see an “Explanation of benefits” related to that claim.

2 Profile

Access details regarding your profile as a member. You can also switch profiles between yourself, spouse and dependents to check their benefit balances. Access a digital copy of your Member Benefit card and change your password if necessary.

3 Notifications/Messages

When you have a notification or message you will see an alert to check. This can include messages from the administrator regarding your benefits or updates on the status of your claims. Be sure to check your messages regularly so that you can stay up to date.

4 Submit a Claim

Start the submission process of your claim here. See the previous page on how to submit a claim. Be sure to scan or take a picture of your receipt for the submission process.

5 Switch Claimant

Toggle between “Member”, “Spouse” and “Dependents” if applicable. When you switch the claimant “Recent Claims” and “Claim This Again” will update to reflect the selected claimant.

6 Claim This Again

This section shows claims that have been consistently submitted by a member. If you have the same weekly, daily or monthly claim it will show up in this section to make the submission process easy. Your provider will already be filled out, simply fill out the specific details of the claim.

7 Recent Claims

See claims that have recently been submitted and the status of that claim. Click the “See All” button to expand this view to get a historical view of all claims. You can also go to “History” in the navigation menu at the top of the page to see all claims submitted.



Health Care Navigation



Every members expectations and needs are different. Compass Health Care Navigation along with the Cleveland Clinic provide an individualized and personal service based on your situation.

How does it work?

Compass Health Care Navigation works with the public health care system to help members and eligible dependents navigate the system, providing a single point of contact throughout diagnoses, treatments and rehabilitation to ensure continuity of care. Personal nurses support the member and eligible dependents through the entire process. Compass Health Care Navigation ensures members receive the right care, at the right place, at the right time, every step of the way. Call **1-866-833-5956** today to speak with a nurse navigator.

- Doctor-to-doctor consults with patient/local treating physicians after completing medical second opinions.
- In-depth assessments of treatment plans and options proposed by the local treating physicians to ensure they are consistent with medical best practice.
- Explanation of options for tests/treatments in each particular case.
- Facilitate access to diagnostic tests, treatments and clinical trials.
- Guide patients to alternate treatment locations, when requested or required.
- Nurse navigators provide ongoing coaching as to how best to manage their chronic condition.
- Dramatically improve the overall quality of care, recovery and outcomes.
- Providing health coaching along with nurse navigation for chronic disease states, i.e. diabetes in the workplace.

Compass Health Care Navigation

For more information please contact Compass at **1-866-883-5956**



vCare Virtual Healthcare

Have a health question or concern? Our virtual care platform is designed to address your healthcare needs via secure text and video chat – anytime, wherever you are.

Your new on-demand virtual healthcare solution.

The **BPA vCare online platform** provides you and your family with 24/7, personalized medical support wherever you are in the world. Connect instantly with a healthcare provider for your primary health questions and concerns.

- Unlimited virtual consultations via secure text and video chat, 24/7
- Convenient, bilingual primary and mental health care support
- New and refill prescriptions, specialist referrals, and lab requisitions
- Coverage for you and your eligible dependents
- Virtual follow-ups with no appointments required
- Health record on the platform, with updates sent to your family doctor with your consent

Avoid visits to walk-in clinics or emergency rooms for non-emergency issues such as:

- Infections, rashes and skin irritations
- Anxiety and depression
- Stomach and digestive issues
- Cough, cold and flu
- Weight loss counselling and smoking cessation

And much more!

Don't wait until you're sick!

Take a moment now to activate your vCare account!

Be ready when the need arises. Simply visit our website at – **vcareregistration.com** – and follow the steps to register.

Please note: Specific cases will require an in-person medical appointment at the discretion of our healthcare providers. **This service is not for emergencies** – for emergencies, please call 911 or go to the nearest emergency room. Our clinicians cannot complete Workers' Compensation forms or sick notes for more than three days.

vCare Virtual Healthcare

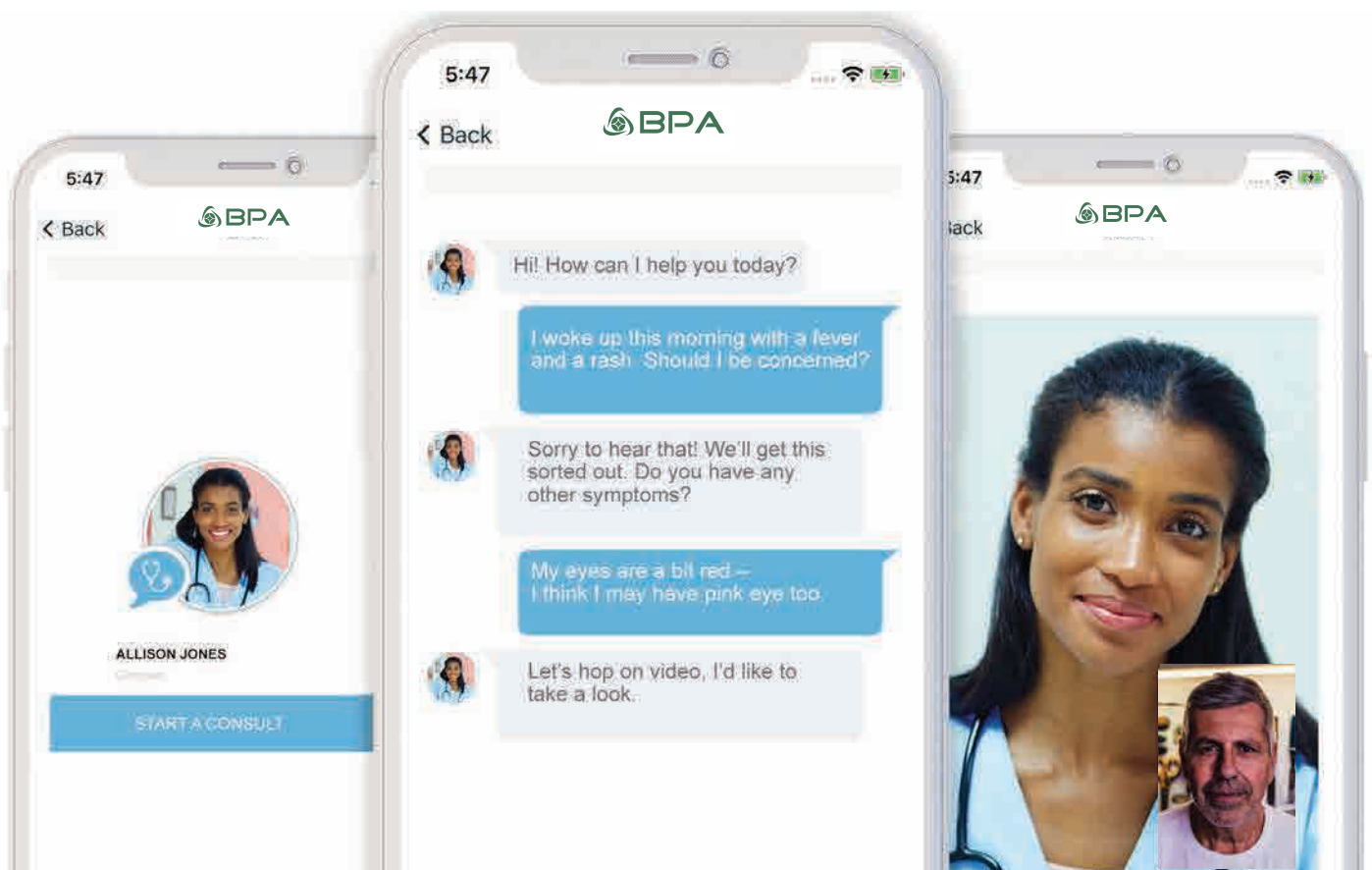
Healthcare at your fingertips, anytime, anywhere. Getting started is easy and only takes a few minutes!

Step 1: Go to vcareregistration.com

Step 2: Follow the steps to register

Step 3: Activate your account by clicking on the activation link in your registration confirmation email that will be sent

Step 4: Connect with your on-demand care team and speak directly with a healthcare professional via text or live video chat



vCare Virtual Healthcare

- 24/7 confidential text or video chat support from a team of Canadian healthcare practitioners
- Virtual consults related to non-emergency mental and physical health concerns
- Writing and renewing of prescriptions, specialist referrals, and lab requisitions
- Complete and instant access to health records for consults over the app
- On-demand virtual healthcare for members and their eligible dependents



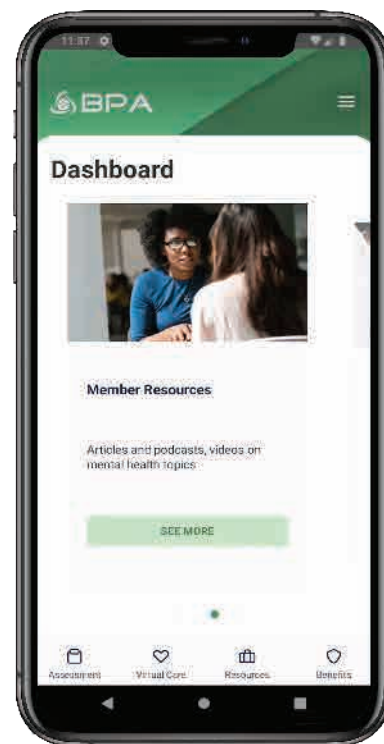
mHealth Virtual Mental Healthcare



If you struggle with stress, depression, anxiety or any other type of mental health issue, you're not alone. Mental health is the number one cause of disability in Canada, and the International Union of Painters and Allied Trades is committed to giving you and your eligible dependents the resources you need to support your mental wellness.

Easy-to-access digital platform with educational materials and virtual real-time therapy

Our new **BPA mHealth online platform** can help assess any mental health problems you may have and provide support. The results can be downloaded and shared with your primary care physician or your mental health counsellors. It is designed for adults over the age of 17. You can use the tool from the comfort of your own home on your computer or handheld device. Your responses will be confidential and secure.



Please note: Specific cases will require in person counselling at the discretion of our healthcare provider. This service is not for emergencies, please call 911 or go to the nearest emergency room.

MEET LIFE'S CHALLENGES HEAD ON WITH THE HELP OF THESE RESOURCES:



Mental health assessment tool

While no automated tool can replace the opinion of a medical professional, this assessment tool can offer valuable insight into any mental health issues you may be experiencing, along with suggestions on helpful steps you can take to improve your mental wellbeing.



Mental health knowledge forum and library

You'll find helpful articles and a variety of resources on topics like stress management, work/life balance, mindfulness meditation and more, as well as strategies for managing anxiety, mood disorders and living a healthy, well-balanced life.



Virtual mental health program

This program gives IUPAT members access to professional mental health support in the form of Cognitive Behavioural Therapy, also known as CBT.

CBT is a short-term therapy that offers long-term benefits with respect to a range of psychological conditions including but not limited to anxiety, depression, stress, and panic disorders.

Get the support you need to return to work feeling healthier, happier, and emotionally stronger by participating in digital therapy sessions from the comfort and privacy of your home.

How to sign up

To access mHealth from your computer visit our website at — <https://bpamhealth.com> — and follow the steps to register.

For access to resources when you're on the go, be sure to download the **BPA mHealth** app.

Available on the App Store or Google Play





Home Delivery Pharmacy

Your prescriptions delivered right to your door and pre-packaged for your convenience.

HOME DELIVERY IN 5 EASY STEPS!

1 Starting Home Delivery Pharmacy

Create your account by signing up online at alliancepharmacy.ca or over the phone at 1-877-796-7979.

2 Transfer medical information

Have your doctor fax your new prescriptions and existing prescriptions from your previous pharmacy.

3 Prescription filling

Automated dispensing technology enables prescriptions to be filled accurately and efficiently, prescriptions are sorted into daily doses and can even be filled for morning and evening doses.

4 Shipping

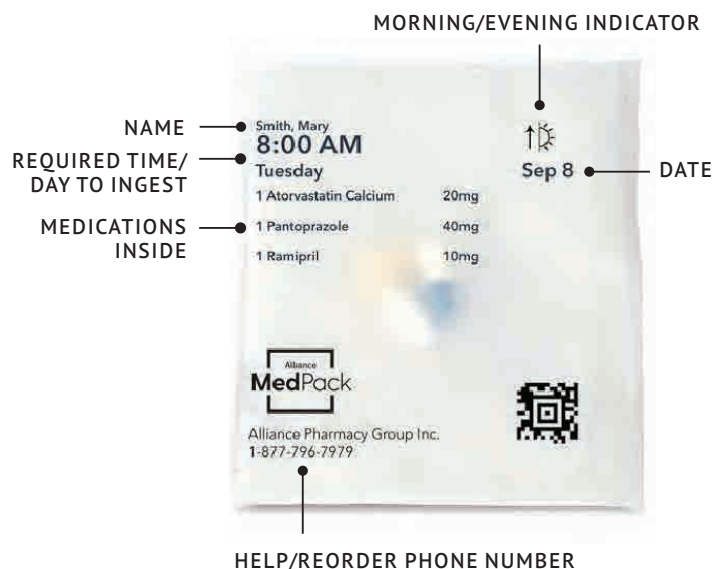
Free, next business day shipping on all your prescription medications, across Canada.

5 Replenish

Home Delivery Pharmacy will send a refill reminder before you run out, and will call your doctor when your prescription needs to be renewed.

MedPack™: medication, simplified!

When you receive your shipment your medications will be organized by daily doses in plastic pouches with your medication information listed on the front, which includes:



ADDITIONAL INFORMATION



Savings

Home Delivery Pharmacy charges lower than average markups and dispensing fees. Additionally, Home Delivery Pharmacy works with members to optimize prescription supplies of maintenance medications and explore therapeutic alternatives.



Free delivery

Convenient free next business day delivery across Canada to home, work, or any post office.



MedPack

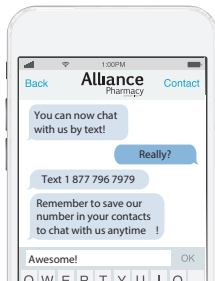
Simplify medication management with Medpack. Each personalized MedPack clearly shows the date, time and names of the medications so you take the right medication, at the right time, every time.



Medication dashboard

Convenient access to your personal prescription information and service features:

- Prescription information and refills remaining
- Make refill requests
- Pay online



Text messaging

Conveniently chat with the pharmacy team by texting the pharmacy toll free number. Make refill requests, confirm delivery addresses and leave after hours messages at **1-877-796-7979**.

Counseling

Prescription counseling is initiated on ALL initial prescriptions by telephone. Pharmacists offer counseling on refilled prescriptions and/or over-the-counter medications.

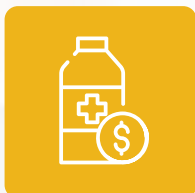


Wellness essentials

Shop a selection of non-prescription products and have them conveniently delivered. Wellness essentials typically ship independent of prescription medications within 1-3 days. Ask your Home Delivery Pharmacist for more information.

Get Started Today.

alliancepharmacy.ca | 1-877-796-7979



Prescription Drug Savings Program

Take advantage of reduced fees on prescription medication, and other value-adds!

Get more from your coverage

As a IUPAT member, you have access to preferred pricing through participating providers.

By filling your prescriptions with the listed providers below, you will have access to lower dispensing fees, lower ingredients cost and exclusive perks from each provider. Over the long-term these savings will be invested back into the benefit plan, making sure members and their eligible dependents can get the best benefit coverage possible.

Participating stores provide you with:



REDUCED PHARMACY MARK-UP

Industry reporting shows pharmacies can charge up to 15-30% above the ingredient cost of the drug.

Participating providers provide IUPAT members with a reduced drug mark-up of between 8% and 11%.



LOWER DISPENSING FEES

Avoid the hassle of shopping around for lower fees every time you fill a prescription.

Participating providers provide reduced dispensing fees from \$5.99 to \$9.97 to all IUPAT members.

For store locations, visit these websites:

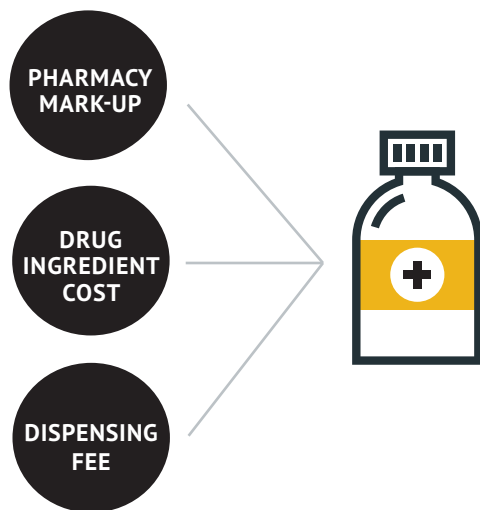
PharmaPlus

metro

Rexall

Food Basics

Sobeys



Prescription drug costs

Prescription drug costs vary from pharmacy to pharmacy, depending on the mark-up and dispensing fee.

- The drug ingredient cost is the amount a pharmacist pays to buy the drug.
- The pharmacy mark-up refers to any additional amount a pharmacy may charge for a drug, above the original drug cost. The mark-up is applied to help pay for the costs of running the pharmacy.
- The dispensing fee is the amount pharmacies charge for their professional services when they fill a prescription.

Pharmacy	Average dispensing fee
All Pharmacies	\$11.91
Canada Safeway	\$11.84
Costco	\$3.89
Independent	\$13.46
Sobeys	\$8.83
London Drugs	\$8.41
Pharma Plus	\$9.97
Pharmasave	\$12.51
Rexall	\$9.97
Shoppers Drug Mart	\$11.87
Metro	\$5.99
Walmart	\$9.97
Loblaws	\$10.35

Dispensing fees

Choosing a pharmacy with a low dispensing fee helps the status of the benefit plan expenses and the overall cost of your medication.

All pharmacies charge a dispensing fee but there's no set standard so the fee may vary significantly from pharmacy to pharmacy.

Note: Data based on 2019 Drug Survey Report.

Preferred providers

	Metro and Food Basics	Rexall and Pharma Plus	Sobeys
Regions	ON	ON, BC, AB, SK, MB	ON, BC, AB, SK, MB, NB, NS, NL
Total stores	74	447	426
Average dispensing fees	\$10.49	\$12.99	\$11.20
IUPAT preferred dispensing fees	\$5.99	\$9.97	\$8.83
Additional value adds	Coupons exclusive to Union plan members issued periodically	Exclusive savings card that gives you 20% off of 4,000+ Rexall-branded products	Air Miles promotions in store and when checking out

By filling your prescriptions with the listed providers below, you will have access to lower dispensing fees, lower ingredients cost and exclusive perks from each provider.

Over the long term these savings will be invested back into the benefit plan, making sure members and their eligible dependents can get the best benefit coverage possible.

Rexall™

\$9.97 DISPENSING FEE

When you pickup your prescriptions at Rexall, the savings on your prescription drugs are automatically applied when you give the pharmacist your Member Benefit card.

To receive your exclusive savings card go to rexall.ca/rexallexclusivesavingscard, to sign up and follow the instructions on the page by entering your First Name, Last Name and Group ID: **BPA2020** and download or print your card.

Members will save 20% off 4,000+ Rexall exclusive brands by showing their savings card at the checkout.

LOCATIONS: ON, BC, AB, SK, MB

TOTAL STORES: 447



metro

\$5.99 DISPENSING FEE

When you go to the pharmacy to pickup your medication the savings on your prescription drugs will be automatically be applied when you present the pharmacist your Member Benefit card.

Exclusive savings coupons will be distributed periodically throughout the year.

LOCATION: ON

TOTAL STORES: 74

Sobeys ♣

\$8.83 DISPENSING FEE

When filling your prescription drug medication at any Sobeys/FreshCo/IGA/Foodland simply show your Member Benefit card to automatically receive your preferred dispensing fee price reductions.

Members will receive Air Miles promotions in store and when checking out.

LOCATIONS: ON, BC, AB, SK, MB, NB, NS, NL

TOTAL STORES: 426



My Consult

Cleveland Clinic's *MyConsult Online Medical Second Opinion* program connects you to the expertise of top Cleveland Clinic specialists without the time and expense of travel.

How does it work?

Through the secure web platform, members can submit their detailed health information, medical records and diagnostic test results. The most appropriate Cleveland Clinic expert is assigned to the consultation and will render a detailed second opinion. The report includes commentary about the diagnosis and treatment options or alternatives and recommendations regarding future therapeutic considerations. Members are also able to send additional questions to the physician who provided the report.

The Cleveland Clinic expert will work directly with you and your family physician to make recommendations about your treatment plans or options.

Use MyConsult Online Medical Second Opinion to:

- Make the most informed decision about your healthcare or that of a eligible family member
- Ensure your diagnosis is correct
- Ensure your treatment plan is optimal for you
- Receive a comprehensive written report from a Cleveland Clinic expert
- Learn about new, innovative treatment options

Second Opinion Medical

For more information please contact Second Opinion Medical at clevelandclinic.ca or call 1-866-883-5956



Benefit Enhancements

The International Union of Painters and Allied Trades are pleased to announce the following enhancements to the benefit program.



Dental Fee Guide - Active Member/Early Retiree

The Dental O.D.A. Fee Guide reimbursement has increase from 2017 to 2018 for all claims incurred on or after January 1, 2020.

Dental Fee Guide - Retiree

The Dental O.D.A. Fee Guide reimbursement has increase from 2016 to 2017 for all claims incurred on or after January 1, 2020.

Short Term Disability - Plan A

The Short Term Disability weekly benefit amount has increased to \$543.00 for Plan A Members.

Short Term Disability - Plan B

The Short Term Disability weekly benefit amount has increased to \$455.00 for Plan B Members.

BPA eClaims - Online Claims Submission Website And Mobile App

Members and their eligible dependents are able to access the BPA eClaims website at iupat.on.ca/iupat-members/member-benefits and can download and install the mobile claim application from a phone or tablet by searching "BPA eClaims" in the Apple App Store (iPhone) or Google Play store (Android) to submit claims, check the status of claims submitted, and to manage your benefits.

vCare Virtual Healthcare Mobile App

The vCare Virtual Healthcare Mobile App provides Members and eligible dependents with 24/7 personalized medical support. Members and eligible dependents can connect instantly with a healthcare provider for any primary health questions and concerns, fill and refill prescriptions, specialist referrals, and lab requisitions.

mHealth Virtual Mental Health Online Platform

The mHealth Virtual Mental Health Online Platform was introduced to provide Members and their eligible dependents access to an easy-to-access digital platform containing customized articles and support program contact information to help in the promotion, prevention, treatment, recovery, and support of mental health and addictions in addition to a self assessment tool.

Health Care Navigation

Health Care Navigation was added to the Plan to provide Members and their eligible dependents guidance through the provincial healthcare system. Personal Nurses will assist in arranging medical appointments, completion of paperwork, follow up on appointments, explaining results and next steps, advice, and support through treatment and assisting in accessing alternative treatment and services.

Cancer Assistance

Cancer Assistance Benefit was added to the Plan to help Members and their eligible dependents diagnosed with cancer navigate through the provincial health care system with highly trained oncologists to ensure the correct treatment and care is provided and will provide a single point of contact through the treatment cycle.

Home Delivery Pharmacy

Home Delivery Pharmacy was added to the Plan to provide Members and eligible dependents the convenience of home delivery for their prescription medication sorted into daily packets to ensure the correct dose daily, also ensuring auto-renewing of prescriptions, while taking advantage of lower dispensing fees.

Prescription Drug Savings Program

Prescription Drug Savings Program was added to the Plan to provide Members and eligible dependents access to lower dispensing fees, lower ingredients cost and exclusive value-adds from participating providers.

Myconsult Second Opinion

Members and eligible dependents have access to Cleveland Clinic's MyConsult Second Opinion program which connects Members to the expertise of top specialists via secure web platform for consultations and a detailed second opinion working directly with patients and their family physicians.



Cancer Assistance

The Cancer Assistance program was created to help individuals navigate the complexities of the public health care system.

Cancer Assistance program

Cancer Assistance is a Canadian first, specializing in cancer care. It is the only program of its kind that is directed by a group of highly trained oncologists and delivered by experienced and accredited oncology nurses who work with patients and their immediate family to ensure that they receive the right treatment, at the right time, and in the right place.

Cancer Assistance navigates cancer patients and their eligible dependents through the public health care system. Oncology nurses backed by leading oncology specialists consult with the patient by telephone, throughout Canada, in both rural and urban communities.

Benefits of the program:

- Help reduce the physical and emotional impact of cancer.
- Ensure medical best practices are utilized throughout active treatment.
- Provide expert assessment of current cancer treatment approaches.
- Provide answers to patients' questions and explanation of tests and treatments.
- Assist patients to better understand their diagnosis and treatment options.
- Overall 92% of members are able to work throughout their treatment.

Cancer Assistance

For more information please contact Cancer Assistance at **1-866-599-2720**

Get In Touch!



IUPAT Members Benefits

1-888-863-2278

iupat.on.ca/iupat-members/member-benefits



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1-866-883-5956



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alliancepharmacy.ca



MyConsult
Second Opinion Medical

1-866-883-5956

clevelandclinic.ca



International Union of Painters and
Allied Trades Ontario Council
Benefit Office

132 Toro Road
Main Floor
Toronto, ON M3J 2A9