

LOVE CANAL MEDICAL FUND

Results and Answers to Participants Survey

The Love Canal Medical Board wants to thank everyone who returned their survey and helped us understand your needs and questions.

. Also, the board wants to thank those who provided addresses of people who did not notify us when they moved or when a family member died, and suggesting former residents who might be willing to serve on the Medical Fund Board.

The responses to the questionnaire included numerous similar questions, many about what the Fund covers. This bulletin is an attempt to address some of these issues.

Q. What is meant by the phrase "reasonably associated with exposure to toxic chemicals at Love Canal"? Does that mean we have to prove that our medical problem is related to exposures at Love Canal?

A. No. This statement means: Is it possible that the disease could be related to exposure to toxic chemicals at Love Canal? There is no requirement of proof or need for absolute certainty that Love Canal chemicals caused the disease or health problem. For example, say your family has a history of heart disease. This does not mean your own heart condition is not related to exposure of toxic chemicals at Love Canal. Even if you have a family history of heart problems, we cannot rule out that your heart condition may be due to exposure to toxic chemicals at Love Canal, or that such exposure to toxic chemicals at Love Canal contributed to your heart condition.

However, a normal pregnancy or injuries from an automobile accident are clearly not related to Love Canal and are not covered.

Because many of the Love Canal chemicals can cause immune system damage, this means that diseases ranging from certain ear infections to cancer could be reasonably associated with exposure to toxic chemicals at Love Canal. These exposures can result in infertility, heart disease, allergies or bone disease and more.

You shouldn't hesitate to submit a claim that you think might be related to exposure to toxic chemicals at Love Canal. The claims adjuster will review your claim and, if he has any questions, he'll contact you. When in doubt, submit the claim, or call Ralph Anderson at Stager & Associates at 716-667-6000 and ask if he thinks the claim fits within the defined coverage. Don't miss an opportunity to receive payment for out-of-pocket medical expenses that you are entitled to.

Q. Is cancer covered?

A. Yes. The Love Canal Medical Fund covers all forms of cancer including: breast, thyroid, kidney, pancreatic, lung, colon, prostate bone and blood cancers. Tumors both benign and malignant are also covered.

Q. Are birth defects covered?

A. Yes, if the child was named in the lawsuit. However, even if a child was born at Love Canal or after the family moved from Love Canal if the child was not named in the lawsuit, then that child's birth defect is not covered.

Q. Who is covered by the plan and who is not? I was told my wife was covered but my son was not.

Many families had children after filing the lawsuit with the attorneys, with many giving birth years after leaving the community.

The Love Canal Medical Benefits Plan does not cover these children because legally it cannot cover anyone not specifically named in the lawsuit. In order for those children to receive compensation they (or their parents) would have to file their own lawsuit against Occidental and others.

Many men, women and children who were healthy at the time when the lawsuit was filed did not add their names to the lawsuit. Years later many of these people did become ill but because they were not part of the lawsuit, the Love Canal Medical Benefits Plan cannot assist them. The Medical Benefits Plan can only provide assistance to those individuals named in the lawsuit. If you are not sure about who in your family is a named beneficiary, please drop us a note with all of their names and we will provide you with that information.

Summary of results from participants who responded to the survey.

- Most participants have some type of insurance coverage.
- The majority of participants who responded were over 50 years of age.
- Many people use the medical coverage benefit but choose not to have an annual physical exam. This is disappointing since a physical can detect disease early, possibly preventing serious problems.

**Love Canal Medical Fund
P.O. Box 540
Grand Island, NY 14072**

Return Services Requested

- Most people found the claim form adequate for their needs with a few finding sections that were confusing. We'll work to simplify those confusing areas.
- Everyone felt they were treated well by the claims adjuster.
- Several people suggested changes in the coverage and limits of the coverage. The Love Canal Medical Fund Board will review these suggestions at a future Board meeting.

Love Canal Medical Fund Contact Information

If you have any questions about whether your illness is covered by the fund, please contact us using e-mail, telephone, or the U.S. postal system.

- E-mail: lcmf@adelphia.net
- Phone: 716-773-6578
- Mail: P.O. BOX 540, Grand Island, NY 14072

**NON PROFIT ORG
U.S. POSTAGE
PAID
GRAND ISLAND
NEW YORK
14072
PERMIT # 540**