

# LOVE CANAL MEDICAL FUND

Winter 2011 BULLETIN - HEALTH NEWS AND BENEFITS Issue 26

## Start the New Year Right

Schedule an appointment now for your 2011 or 2012 physical check up. The Love Canal Medical Fund reimburses beneficiaries for annual physical examinations up to \$250 per year, with **no deductible**.

The best gift you can give yourself is a physical. An annual physical can detect problems early and possibly avoid serious health problems later.

As the Love Canal Beneficiaries are growing older we have reached that point in time in which some diseases such as cancer start to develop. Therefore, more than ever before, we are encouraging everyone to take the time to go to your doctor and get a check up.

The Love Canal Medical Fund pays for out-of-pocket costs associated with medical conditions that reasonably could be associated with exposure to toxic chemicals at Love Canal and are reasonable and customary expenses. This includes cancer, thyroid, heart, kidney, bladder, reproductive disease and many more. This is your Fund and you are entitled to receive benefits and we want to make sure that you receive them.

If you have questions contact First Niagara Risk Management (716-849-8177) or just submit a claim and someone will contact you. Their mailing address is:

**First Niagara Risk Management, Inc.**  
239 Van Rensselaer Street  
Buffalo, NY 14210

## Prescription Coverage



The Love Canal Medical Fund's Board has authorized an **Increased Prescription Medication Benefit** of **\$400 per year** per beneficiary for calendar years 1/1/2012 through 12/31/2013. This benefit is subject to

the \$100 deductible for medical claims. Prescription medication coverage for **chemotherapy treatment** remains at up to \$2,000 per beneficiary per year.

Prescriptions covered by the plan are for medical conditions which reasonably could be related to exposure to toxic chemicals at Love Canal. For example, if you are a diabetic, take thyroid or heart medication, you should submit your prescription costs to the Love Canal Medical Benefits Plan.

Getting your prescription information to submit is easy. Just ask the drug store, or other place where you have your prescription filled, to print out a summary of the prescription medications you purchased and their costs. They will usually do this for you at no cost. Indicate the ones that are related to Love Canal and submit them for reimbursement. Don't forget to also submit your claim for all out-of-pocket medical co-pay expenses you incur.

There was no other change in the Medical Benefits Plan for 2012 and forward.

## Are You On Facebook?

If you are a member of Facebook, you should visit the Love Canal Medical Fund Facebook page. Meet new friends or old friends that might be trying to find you.

## Love Canal Medical Fund Contact Information

If you have any questions, please contact us using e-mail, telephone or U.S. Postal system, whichever is more convenient for you.

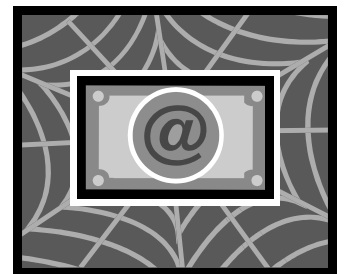
Our e-mail address is [lcmfund@yahoo.com](mailto:lcmfund@yahoo.com) and our phone number is 716-773-6578. Please leave a message and we'll respond as quickly as possible. You can also write us at Love Canal Medical Fund, P.O. Box 1782, Amherst, NY 14226.

**Don't forget to visit our website:**  
**[www.LCMF.org](http://www.LCMF.org)**

Check out the Love Canal Medical Fund's newly updated website! The site has all of the previous bulletins, plus the Medical Benefits Plan, the forms for submitting claims, and more.

You can even send the Fund's Administrator an e-mail directly from the site's home

page. It's that easy to make certain we have your, and your family's, current mailing addresses for future mailings.



**Please see the Reception Invitation on the reverse →**

**Date: Friday, April 27, 2012**

*Time: 3:00 to 5:00 PM*

# Love Canal Medical Fund Reception

Cake, fruit punch, coffee  
and tea will be served.

*Come and meet the  
Board of Directors.  
Get answers to your  
questions about  
covered illnesses  
and how the Fund  
operates.*

Holiday Inn Buffalo Airport  
4600 Genesee Street  
Cheektowaga, NY 14225

*Please let us know if you plan  
to attend by sending an  
e-mail to  
[lcmfund@yahoo.com](mailto:lcmfund@yahoo.com),  
or  
by calling the Fund at  
(716) 773-6578  
by Monday, April 23rd*