

LOVE CANAL MEDICAL FUND

Fall 2012 BULLETIN - HEALTH NEWS AND BENEFITS Issue 27

Prescription Coverage

The Love Canal Medical Fund's Board has **increased the Prescription Drug benefit to \$400 per year**, per beneficiary, for calendar years 2012 and 2013. This benefit is subject to the \$100 deductible for medical claims.

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

Getting your prescription information to submit is easy. Just ask the drug store, where your prescriptions are filled, to print out a summary of the prescription medications you purchased and their costs. They will usually do this at no cost. Indicate the ones that are related to Love Canal and submit them for reimbursement.

Note: If you are submitting prescriptions costs to the LCMF and have not sent in a claim for the disease or its treatment, we need to have your physician's office send a letter indicating that you are being treated for the disease.



For example, if you are asking the fund to cover your prescription expenses for heart disease but have never submitted a claim for blood tests or other related expenses, we will not have a record on file that you have heart disease. A simple letter from your doctor stating you are being treated for the disease in which your prescriptions are related, will speed up the process and get your reimbursement money to you sooner.

Co-Pays

Many people have health insurance policies or programs which require a co-pay when visiting a doctor or undertaking diagnostic tests. Those co-pays are considered out-of-pocket costs and **should be included** in your claim for reimbursement of prescriptions or other medical costs. Including your co-pay charges will help to meet the deductible for your expenses. All claims are subject to a \$100 deductible per year except annual physicals.

2013 will Mark 35 Years Since Love Canal crisis



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 after 35 years. Can you identify any of these children?

How Much has LCMF Paid to Beneficiaries the Past 26 Years?

From the beginning of the LCMF in January 1985 until the end of the year in 2011 the fund paid out to LCMF beneficiaries \$1,197,979. The Fund began in 1985 with one million dollars.

What types of diseases are covered for beneficiaries?

A brief summary of covered medical expenses follows. Please, refer to your Medical Benefits Plan booklet or read the online version at www.lcmf.org/Medplan.pdf which describes in detail what is and what is not covered. The list is too long for this bulletin.

All coverage for medical problems that reasonably could be associated with exposure to toxic chemicals at Love Canal, including expenses for treatment and diagnostic procedures related to such medical problems. For example, cancer, heart, kidney, lung diseases, thyroid problems, and reproductive related problems like infertility as well as miscarriages, amniocentesis, sonograms and other procedures designed to detect potential problems with the fetus of a female beneficiary.

Preventative and Diagnostic Procedures and tests in order to detect any medical problems that reasonably could be associated with exposure to toxic chemicals. This includes blood tests, x rays, MRI's or biopsies.

Mental Health and Emotional Disorders diagnosis and treatment related to an illness or other medical condition that reasonably could be associated with exposure to toxic chemicals at Love Canal up to a maximum of \$2,000 per beneficiary per year.

Allergies covered expenses include desensitization shots and prescription medications.

Chemotherapy Treatment prescription medication is treated differently than other prescriptions. The Fund will pay up to \$2,000 per year for chemotherapy treatment protocol/regimen.

Rental or Purchase of Appliances such as devices to assist in walking or mobility (walker, wheelchair) or hospital bed, etc. These must be prescribed by a health care provider for medical conditions that reasonably could be associated with exposure to toxic chemicals at Love Canal. Maximum benefit is up to \$2,000 per beneficiary per year.

Please visit www.lcmf for more complete information on coverage and a copy of the Medical Benefits Plan.

Only You Can Submit A Claim For Reimbursement

The Medical Fund does not accept bills directly from providers - hospital, doctors, laboratories, etc. You must fill out a claim form following the procedures listed on the form. The LCMF reimburses the beneficiary according to the Medical Benefits Plan outline. Thus direct payments to anyone other than the beneficiary or a designated family member is not done.

Do the best you can to fill out the form and mail it with a copy of your bill(s) to our claims adjuster at:

First Niagara Risk Management, Inc.
239 Van Rensselaer Street
Buffalo, NY 14210
(716) 849-8188 or (800) 899-3078

If they have any questions, they'll contact you. LCMF does not accept blank or almost blank claim forms.

Start the New Year right.

Schedule an appointment now for your 2012 or 2013 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.

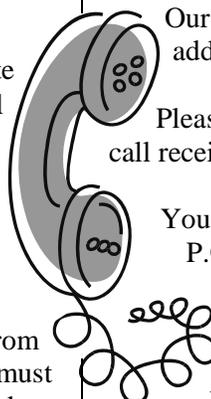
Love Canal Medical Fund Contact Information

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

Our phone number is 716-773-6578 and our email address is lcmf@yahoo.com.

Please leave a message and we'll make sure that your call receives a quick response.

You can write to us at Love Canal Medical Fund,
P.O. Box 1782, Amherst, NY 14226.



Don't forget to visit our Love Canal Medical Fund website:

www.LCMF.org

Check out the Love Canal Medical Fund's 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! How easy is that to make certain we have your, and your family's, current mailing addresses for future mailings.

Please make sure your address is current in our files so we can notify you of changes in the Medical Benefits Plan.