

LOVE CANAL MEDICAL FUND

Summer 2006

BULLETIN - HEALTH NEWS AND BENEFITS

Issue 20

Amnesty Period For Submitting Claims

Did you miss your opportunity to submit your bills and file a claim?

The Love Canal Medical Fund is offering an amnesty period for Love Canal Medical Fund (LCMF) participants.

If you have prior claims that you never submitted to the LCMF, you now have the opportunity to do so. Several beneficiaries missed the opportunity to submit claims because they forgot or we were unable to find their current address and couldn't provide them with the benefits plan booklet or forms that would allow them to participate.

The Board wants to provide an opportunity for you to be reimbursed for those out-of-pocket medical expenses for diseases that are reasonably associated with exposure to Love Canal chemicals.

So take some time soon to gather those old receipts and submit them to our claims adjuster.

There are several restrictions, however, that you need to be aware of.

1.) **The claims are subject to the policy and coverage offered at the time you incurred your expense.**

Over the years, the LCMF coverage has changed as has the deductible. Therefore, any past claim would be reviewed and reimbursed based upon the coverage during the year you incurred the medical expense.

2.) **You must submit these older claims by December 31, 2006 to be eligible for an Amnesty waiver for historical expenses.**

If your claim is received after December 31, 2006 the LCMF cannot review the claim for possible reimbursement.

After this time, no claims will be accepted for prior years and the following policy will apply:

All bills must be submitted within 24 months of the date of service or within 12 months of receipt of the Explanation of Benefits (EOB) form from your insurance company. This is the form that the insurance company sends you that explains what they covered and what they did not cover.

If you have questions about coverage during a certain calendar year, please send an e-mail to: lcmfund@yahoo.com or call 716-773-6578.

The Best Medicine is Disease Prevention—Annual Physicals

The Love Canal Medical Fund Board made a decision many years ago that we wanted to help beneficiaries prevent disease as well as pay for care once they developed a medical condition. Consequently, the LCMF Board established coverage for an annual physical exam for every beneficiary.

This program is *not subject to a deductible*. It is reimbursed very quickly after you submit your claim with coverage up to \$250 per year, per beneficiary.

There has been some confusion about this coverage so below are answers to some frequently asked questions.

If I get a physical, do I have to wait until the end of the year for reimbursement of costs?

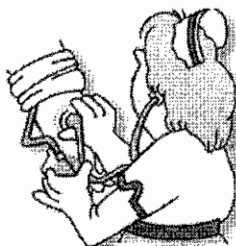
No. As soon as you receive your insurance form detailing what portion, if any, of your medical expenses the insurance company will pay, you can submit the out-of-pocket expenses to the LCMF. We will reimburse you up to \$250.

If the doctor orders diagnostic tests like blood work or a mammogram, is that covered as well?

Yes. But it gets a little tricky here. If the cost of your

doctor's office visit for your physical is \$250 dollars or more, then a maximum total of \$250 will be covered once a year per beneficiary.

If in addition to the office visit costs, you also incur out-of-pocket costs for diagnostic tests like blood work, x-rays or other those diagnostic tests, those expenses are covered under the overall medical benefit plan.



Therefore, the diagnostic tests portion of the claim would be subject to a deductible and processed as a general medical benefit claim.

How broad is the coverage for diagnostic testing as part of the medical benefits plan?

The coverage on diagnostic testing is extensive. Although we do not cover everything, the plan does cover most diagnostic testing. You can check your medical benefits plan document or contact us for information or questions about coverage at: Albert F. Stager, Inc., 3815 California Road, Orchard Park, NY 14127-2239. Or you can call our claims adjuster, Mr. Jack Foy, toll free at 1-800-427-1384.

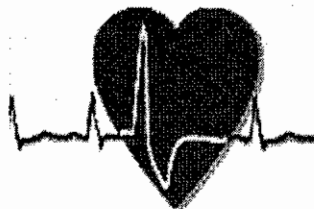
Is there a special form that I must fill out for a physical that is different than other claims?

Yes, there is a special form called the *Yearly Physical Exam Form*. You should have received one at the beginning of the year.

If you did not receive one or misplaced your copy, you can obtain another copy from the website at: www.LCMF.org and print one, or write the LCMF at P.O. Box 540, Grand Island, NY 14072.

The form for a Yearly Physical Exam is submitted to Albert F. Stager, the same as your other claims.

The Love Canal Medical Fund Board encourages everyone to take the time for this important disease preventative step—an annual physical exam.



**Love Canal Medical Fund
Contact Information:**

If you have any questions about whether your illness is covered by the Fund, please let us know using e-mail, the telephone, or the U.S. postal system. Our e-mail address is lcmfund@yahoo.com and our phone number is 716-773-6578. Please leave a message and we'll make sure that your call receives a quick response. Or write us at the Love Canal Medical Fund, P.O. Box 540, Grand Island, NY 14072.

**Love Canal Medical Fund
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