

LOVE CANAL MEDICAL FUND

Fall 2010 BULLETIN - HEALTH NEWS AND BENEFITS Issue 25

New Website

Check out the Love Canal Medical Fund's new website at www.LCMF.org!

The site has all of the bulletins on it plus the Medical Benefits Plan, forms for submitting claims for both Annual Physical and Medical Benefits Claims and more. Now you can even use the website to keep us informed about address changes.

LCMF Reception A Big Success

The LCMF Board invited beneficiaries to attend an open house reception following the August 13th Board Meeting. Turn out was great, with folks coming and introducing themselves to the board and seeing former neighbors and friends for the first time in years.

Several questions were asked multiple times, so we thought it made sense to share these with you.

Q: Who is eligible for benefits?

A: There is some confusion over who is and who is not a beneficiary of the medical fund. The confusion is understandable because there were three lawsuits that were settled; each mandated the establishment of a medical benefits fund for people who filed a lawsuit against Occidental Petroleum.

Beneficiaries of the Love Canal Medical Fund include only the 1,328 people who filed a lawsuit and signed an agreement between December 1984 and January of 1985. By law, no one else is eligible for benefits from this medical benefit plan.

If someone you know settled after this date, they are part of a different settlement. We can provide those people with contact information for those funds to investigate their status.

Q: Are my children who were not part of the lawsuit, but who were born at Love Canal, covered by the Love Canal Medical Fund? We couldn't anticipate their birth back when the lawsuit was filed.

and

Are my children or grandchildren who were born after the lawsuit was filed covered?

A: The answer to both these questions is the same. Many families did not have sick children or were not sick themselves at the time of the lawsuit. We recognize that the children, who are now adults, have medical problems and are struggling to pay their medical bills. Unfortunately there is nothing the Love Canal Medical Fund can do about this, because we can only provide assistance to the 1,328 named beneficiaries. The Fund was established through complicated legal proceedings which named beneficiaries and directed the board to hold the funds in trust for their benefit only.

Q: I was a resident of Love Canal and am a beneficiary of the Love Canal Medical Fund. I developed a medical problem several years after the settlement. Am I covered for this problem?

A: Yes, most new health problems are covered if the medical problem can be reasonably related to exposure to toxic chemicals at Love Canal. Check the Medical Benefits Plan for additional information or contact us with your questions.

Q: How do I know if my problem is related to Love Canal?

A: Whenever you have a question about coverage, you should submit a claim for reimbursement and our claims adjuster will let you know if it is covered.

Q: What about heart problems related to having lived at Love Canal? Another question asked at the reception was about heart disease and family history.

A: Again the answer is yes. Heart disease and related problems are reasonably associated with living at Love Canal. Beneficiaries should submit a Medical Benefits Claim to the claims adjuster for reimbursement.

Q: I don't understand how to fill out the forms. Can I get help with this?

A: Yes. Do the best you can in filling out the form and mail it back with your bills (be sure to keep copies of any submitted information) to our claims adjuster. If the claims adjuster has questions they will contact you. Their contact information is:

First Niagara Risk Management, Inc.
282 Delaware Avenue, Suite 200
Buffalo, NY 14202
(716) 631-9505 - - - - - (800) 899-3078



Q: Is cancer covered by the Love Canal Medical Fund? My family has a history of cancer so I can't say for sure that the cancer I have is because of Love Canal. Am I still eligible?

A: Yes. The Fund has paid claims for cancer. There is no way of knowing if your cancer was due to Love Canal or due to some other factor such as family history. You do not have to prove that your cancer was caused by Love Canal to receive benefits from the Medical Fund. We know that many of the chemicals at Love Canal cause cancer and therefore, cancer is reasonably associated with living at Love Canal. You should submit a claim for your medical expenses related to cancer treatment.

Prescription Coverage

The Love Canal Medical Benefits Plan currently reimburses a total of \$250 per year, per beneficiary, for certain prescription medications purchased beginning January 1, 2010.

Prescriptions covered by the plan are for conditions which reasonably could be associated with 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 by completing a Medical Benefits Claim Form.

Getting the 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.

Start The New Year Right.

Schedule an appointment now for your 2011 physical check up. The Medical Fund will reimburse you up to \$250, with no deductible, for an annual physical. Avoid serious health problems by finding symptoms early.

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 our **new website** (see address below), e-mail, telephone or U.S. Postal system, whichever is more convenient for you. Our e-mail address is **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 the new website at:
www.LCMF.org where you can send us
an e-mail from the Home Page.**