

LOVE CANAL MEDICAL FUND

Spring 1999

BULLETIN - HEALTH NEWS AND BENEFITS

Issue 3

There are significant changes in the medical benefits plan !!

Please read this bulletin carefully, as you may be able to receive reimbursement for out-of-pocket medical expenses.

The changes--new coverage-- in the plan began on January 1, 1999, for expenses incurred on or after that date.

If you have paid for medical care which occurred before January 1, 1999, those costs would be covered under the previous Love Canal Medical Fund Benefits Plan guidelines.

The deductible has changed.

As of January 1, 1999 the deductible per person is \$100. The deductible from your private insurance carrier is considered an out-of-pocket expense and can be submitted to Love Canal Medical Benefits Plan with your other out-of-pocket expenses.

For example, if your health insurance plan deductible is \$200 and your out-of-pocket costs are \$80 you should submit that \$280 claim to the plan. You would then receive \$180 back from Love Canal Medical Benefits Plan if the medical problem(s) are verified as being reasonably associated with living at Love Canal.

Wider dental coverage than before.

Historically the Fund has only covered dental work if the dental problem was the result of a birth defect. This coverage has changed.

The benefits plan, in addition to birth defects, will also cover dental expenses for other medical conditions, which reasonably could be related to exposure at Love Canal, and are diagnosed by a

licensed medical practitioner who is qualified to diagnose and treat disease. The plan does not cover dental work which is strictly cosmetic. *This change covers expenses incurred on or after January 1, 1999.*

Allowance for physicals has increased.

Now is a good time to get your yearly check up. A physical can detect problems early, providing a better chance for a positive outcome.

The plan as of January 1, 1999 allows \$250 towards a yearly physical per beneficiary and there is no deductible applied to physicals. If a physical costs you \$250 the medical benefits plan will give you the entire \$250.

Prescription coverage has increased.

The plan will pay for a total of \$2,000 per year, per beneficiary, for prescription medication purchased beginning January 1, 1999.

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

Getting the information together to submit is easy. Just ask the drug store or other place where you go to have your prescriptions filled, to print out a summary of prescription medications you purchased and their cost. They will usually do this for you at no charge.

This summary can serve as your receipt for medication. Go through the summary and cross off any medications not related to Love Canal medical problems (for example, birth control pills or pain medication for a broken arm) and submit the remainder which is not covered by your insurance carrier to Love Canal Medical Benefits Plan.

Hearing aids coverage has expanded.

Historically we have covered only hearing aids and other devices if the hearing problem was the result of a birth defect. Now, in addition to birth defects, the Love Canal Medical Benefits Plan will cover expenses for hearing aids or other devices

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prescribed by a physician or state-licensed audiologist to assist the hearing impaired, when such expenses are related to other medical conditions which reasonably could have been associated with toxic chemical exposure at Love Canal. *This new coverage begins January 1, 1999 for costs incurred on or after that date.*

Please keep in mind that you are entitled to benefits for diseases reasonably associated to chemical exposures at Love Canal that are covered by the benefits program, *even if your lawsuit directly compensated you for that disease.*

**For more information write: LCMF,
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INSIDE THIS BULLETIN:

This bulletin explains the *new changes in the benefits program*. Please take the time to read this summary, so that you can take full advantage of the benefits offered to you. Each year the Board carefully reviews the claims and benefits offered and makes adjustments to the plan. You will be sent an up-dated copy of the Love Canal Benefits Program Booklet, which will outline each of the changes in detail.