

LOVE CANAL MEDICAL FUND

Winter 2016 BULLETIN - HEALTH NEWS AND BENEFITS Issue 31

40 Year Anniversary of the Discovery of Love Canal

During 1975 and 1976, unusually high rain and snowfall accumulation provided high groundwater levels in the Love Canal area. Portions of the Hooker landfill subsided, 55-gallon drums surfaced, ponds and other surface water area became contaminated, basements began to ooze an oily residue, and noxious chemical odors permeated the area. Physical evidence of chemical corrosion of sump pumps and infiltration of basement cinderblock walls was apparent. Subsequent studies by the Agency for Toxic Substances and Disease Registry would reveal a laundry list of 421 chemical records for air, water, and soil samples in and around the Love Canal area.

In April of 1978 the New York Department of Health Commissioner, Robert Whalen, declared the Love Canal area a threat to human health and ordered the fencing of the area near the actual old landfill site. In August, the Health Commissioner declared a health emergency at the Love Canal, closed the 99th Street School, and recommended temporary evacuation of pregnant women and young children from the first two rings of houses around the site. Within a week, Governor Hugh Carey announced the intended purchase of all "Ring 1" houses (later expanded to 238 houses in Rings 1 and 2). President Jimmy Carter simultaneously announced the allocation of federal funds and ordered the Federal Disaster Assistance Agency to assist the City of Niagara Falls to remedy the Love Canal site.

Amid this setting, individuals (most notably Lois Gibbs, Dr. Beverly Paigen, and Sister Margeen Hoffmann, OSF) and local neighborhood (such as the Love Canal Homeowners Association) and community groups (such as the Ecumenical Task Force of the Niagara Frontier) became concerned about the situation. Their primary concern was the actual extent of the chemical contamination and its impact on the health of Love Canal residents. Second, and perhaps more important, was the lack of readily available information to explain the science: the levels of uncertainty, political and corporate agendas, manipulation of the media -- in general an overall paucity of reliable information that would answer the simple question, "Is it safe?"

-- From the exhibit Love Canal @25 created by Fred Stoss and Carole Ann Fabian, August 1998

Disclaimer

If you have knowledge of, concerns about individuals that lived in Love Canal and have subsequently left the region, or you suspect may be have or are suffering adverse health affects, you should contact the New York State Department of Health's ongoing Love Canal Long-term Health Study available online at http://www.health.state.ny.us/environmental/investigations/love_canal/

Frequently Asked Questions

Q. I lived in the Love Canal area. How do I know if I'm included in those eligible to receive benefits from the Love Canal Medical Fund?

A. There are 1,328 former residents of Love Canal who were participants in a successful court action against Occidental Chemical Corporation et al. If you are one of those 1,328 individuals you would have received a cash settlement at the time the case ended and you would have received a "Letter of Determination". You can contact the Fund at any time to see if your name is among those covered by the Fund.

Q. What are the benefits those who are beneficiaries can receive?

A. There are two categories of benefits. Annual Physical exam coverage is available to all beneficiaries effective January 1, 1999. The Fund will pay up to \$350 and there is no deductible. If a physical costs you \$350 the Fund will give you the entire \$350. Medical Benefits coverage is fully described in the Medical Benefits Plan. Coverage is limited to medical conditions the Fund recognizes as reasonably associated with exposure to toxic chemicals at Love Canal and are a reasonable and customary expense. There is a \$100 annual deductible for covered items and specific limitations as described in the Medical Benefits Plan.

Q. How can I obtain the forms to file a claim?

A. All forms are available through the Fund's website in a downloadable format. Additionally you can contact the Fund via telephone or e-mail and request forms. And the Fund annually sends a copy of both the Annual Physical Claim Form and Medical Benefits Claim Form near the end of each year.

Q. How often can I file a claim?

A. Each beneficiary may submit claims a maximum of two times in any year.

Q. How do I know if my medical problem is related to having lived in Love Canal?

A. Whenever there is 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 is the annual deductible amount?

A. Currently there is a \$100.00 annual deductible for each beneficiary for each year they submit out-of-pocket expenses for reimbursement consideration. 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 Fund. If your medical illness is one that could reasonably be associated with exposure to toxic chemicals at Love Canal you would receive \$180 back from the Fund.

Q. How does the Love Canal Medical Fund locate potential Board Members?

A. Nominations for possible Board of Director membership come from current Board Members who know the potential Board Member's education and experiential background, or potential Board candidates can also submit their CV or resume for consideration. The Board's Nominating Committee reviews all submitted information and then interviews each candidate to be certain that both the Board and candidate will benefit from their Board experience.

Q. Are there different categories of Board Members?

A. Yes. The Board of Directors is comprised of Residents and Experts who are elected for three year terms.

Residents are those who lived at Love Canal and are beneficiaries of the Fund who have an interest in helping to ensure that the Fund's assets are used for the general welfare of living beneficiaries.

Experts are members of the community-at-large who have volunteered to share their area of expertise (financial, legal, medical, scientific, social work, etc.) with the entire Board for the benefit of beneficiaries.

Q. How often and where does the Board of Directors meet?

A. The Board typically meets twice each year at a site convenient to those residing in Western New York to conduct the Fund's business.

Q. Are Board Members compensated?

A. Board Members serve out of an interest to help those affected by the tragedy of Love Canal. No salary, stipend or benefits are paid to any Board Member. Board Members who incur legitimate expenses in the performance of their Board related duties are reimbursed by the Fund.

Fighting to Keep You Safe and Healthy

Twice a year, the Love Canal Medical Fund Board of Directors meets to ensure you receive the utmost care from the tragedy that is Love Canal. The Board uses these meetings as decision points in providing reimbursement for coverages you receive. This is not the only time they act however. They spend much of their time researching and discussing the way ahead for the board, and what changes can be made for you, and also your children. These members do not get the recognition or thanks that they deserve for their tireless efforts, so here is a collective THANK YOU to all the board members (which you in turn can try to be part of too):
Board Of Directors

Janice Alexander - Resident
Danielle Battaglia - Resident
Matthew Ciurczak - Resident
Perry Davis, PhD. - Resident
Beverly Docteur - Expert
Gerald Docteur - Expert
Joseph Dunmire - Resident
Lois Gibbs - Resident
Sheila Graziano, Esq. - Expert
Janice Hastrup, PhD. - Expert
Luella Kenny - Resident
Robert J. Krul - Resident
Stephen U. Lester, MS - Expert
Barbara Quimby - Resident
Renee Retton - Resident
Michael Zimmerman - Resident
Leo Kuziemkowski - Expert
Dr. Willie Underwood - Expert

Contact Love Canal Medical Fund

You can reach Love Canal Medical Fund by mailing to P.O. Box 1782, Amherst, NY 14226 calling (716) 773 - 6578

Completed Annual Physical and Medical Benefits (expense) Claim forms and related documentation must be submitted to:

First Niagara Risk Management, Inc.
Attn: Love Canal Medical Fund
239 Van Rensselaer St.
Buffalo, NY 14210

(716) 849-8177 or (800) 899 - 3078