

LOVE CANAL MEDICAL FUND

BULLETIN - HEALTH NEWS AND BENEFITS

Winter 2018

Issue 33

This Is Your Fund!!!!

The Love Canal Medical Fund (the Fund) Board was established in 1985. Since then, it has been successfully helping the victims of the Love Canal environmental disaster for 33 years receive financial relief when possible. However, new members are needed to keep up this success. Many of our Board Members have been active from the very beginning of the Fund. It is time we honor their dedication and thank them for their service. The Fund exists for your benefit. We hope you will consider an active role in how the Fund is administered. We are reaching out to former and current Love Canal residents to consider service as a board member. New board members are needed to continue the high quality of Fund oversight and the delivery of entitled benefits to Beneficiaries. It is an extremely rewarding volunteer role. Anyone interested should contact the Fund by email at lovecanalfund@gmail.com.

Prescription Drug Reimbursement

Did you know medications prescribed to treat illnesses covered by the Love Canal Medical Fund can be reimbursed? The current amount is up to \$750 per year for prescription medications (Rx) purchased from January 1, 2018 through and including December 31, 2019. As always, the Rx must be for medical conditions that could reasonably be associated with exposure to toxic chemicals at Love Canal. Simply follow this link to find the forms you need to submit your claim today! <http://lcmf.org/claim-forms.php>.



How Do I Know What Is Covered?

The Love Canal Medical Trust Fund Medical Benefits Plan Handbook (amended December 2016) (the Handbook) was mailed to Beneficiaries of the Fund and is available upon request to Beneficiaries of the Fund by mail. There is a long list of known illnesses and medical conditions covered by our Fund and it is in your best interest to check your Handbook regularly to keep yourself informed. You can also access this information online at <http://lcmf.org/pdf/Medplan.pdf>.

Hearing Aids and Appliances

Qualified appliances, including hearing aids, covered by the Fund are replaceable from the date of purchase. For example: hearing aids are replaceable every four years, so if you purchase hearing aids on May 1, 2019 you would not be eligible again until May 1, 2023. Always check the Handbook for limitations and coverage.

Submitting Claims

To avoid delays in processing your claim, here is some important information:

- All claims for medical expenses incurred must include an Explanation of Benefits (EOB) from your insurance company and/or the Medical Provider's statement which shows the service provided and all payments made including insurance payments and the final balance due. Please note: checks, receipts, and credit card statements can **NOT** be accepted as **SOLE** proof of a qualifying expense.
- Double-check your Annual Physical and Medical Benefits (expense) Claim forms (found at <http://lcmf.org/claim-forms.php>) and related documentation before submitting them to:

**USI Insurance Services
Attn: Love Canal Medical Fund
726 Exchange Street, Suite 618
Buffalo, NY 14210**

Phone: 716-314-2091 OR 716-314-2000

LCMF Is On Facebook!

Social media is quickly becoming the most prevalent and easiest means of communication. With easy access to the pages of Facebook from your phone, it is no wonder! You can find us on Facebook by either searching "Love Canal Medical Fund" or using the following link <https://www.facebook.com/groups/119306201684/about/>.

We invite you to join our page for easy access to news and information.



Contact Love Canal Medical Fund

If you still have questions about whether your illness is covered by the Fund after reading the Handbook; have interest in becoming a board member of the Fund; or if you have contact information for a former Fund resident who has lost contact with the Fund, please contact us by using one of the methods below:

LCMF, P.O. Box 224, Lewiston, NY 14092-0224

lovecanalfund@gmail.com

(716) 773-6578

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. 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 for your children.

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