

HEALTH NEWS AND NEW BENEFITS

Winter 2023

The Love Canal Medical Fund Board would like to wish you a healthy and prosperous year! As we all know, many beneficiaries of the Love Canal may not be as fortunate. In a continued effort to make healthcare accessible for our beneficiaries, we have made some changes to the Medical Benefits Plan as of January 1, 2023:

1. There will **no longer be a deductible** when submitting any claims.
 - To make this a continued practice, we require beneficiaries to submit a **minimum of \$100** in expenses no more than two (2) times annually.
2. The Prescription Cap for reimbursement has been raised to **\$1,250 per year**.
3. Physicals **over \$100** will be combined with Medical Benefits for your convenience.
 - Physicals **under \$100** can still be submitted even if you have no other expenses for the year. There is no minimum for submitting physical costs.
4. Hearing aids will now be reimbursed up to **\$5,000 every three (3) years**.
 - A note from a hearing specialist is needed associating the hearing loss with exposure to chemicals at Love Canal. This note will support the reimbursement of future hearing aids and/or over-the-counter hearing aids.
 - Over-the-counter hearing aids will be covered the same as prescription hearing aids.
 - Beneficiaries who use a hearing device, such as Lyric, which has no up-front charges but require maintenance every three months, will be reimbursed up to **\$5,000 every three (3) years**.
 - These expenses are to be submitted annually.

How Do I Know What Is Covered?

Our Fund covers a long list of known illnesses and medical conditions. It is in your best interest to check the Medical Benefits Plan regularly to keep yourself informed. You can also access this information online at <http://lcmf.org/pdf/Medplan.pdf>. The 2023 Medical Benefits Plan handbooks are currently being revised with the above changes.

IMPORTANT: We will no longer be routinely mailing claim forms to beneficiaries. You must go to the above website and print them as needed. If you do not have access to a computer, please call 716-773-6578 and leave your name and address so we can mail one to you upon request.

Submitting Claims

All medical claims are mailed to:

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

Contact: Paula Sanelli

Phone: 716-314-2091 or 716-314-2000

Fax: 716-314-2199

To Avoid Delays in processing your claim, here is some important information:

- Checks, receipts from non-providers with no diagnostic code, and credit card statements **CANNOT** be accepted as proof of insurance payments. LCMF and USI can accept your insurance explanation of benefits.
- Each beneficiary's claims are only processed **UP TO TWICE A YEAR**.
 - Any exceptions will require a waiver submitted and approved by the Board of Directors.

LOVE CANAL MEDICAL FUND, INC.			
CLAIM FORM - PART A <i>(complete all questions by printing legibly or typing)</i>			
1. Patient's Full Name (First, Middle, Last)	Date of Birth	Social Security # <small>(first time filers only)</small>	Sex M F
2. Patient's Address: (City, State, Zip Code)			
3. Your name if you are the legal guardian for the patient.		Relationship to patient	
Your address:			
4. Primary Health Insurance Company:	Name & Address	Telephone Number	

Searching for Beneficiaries

The LCMF Board continually searches for beneficiaries who may have moved or are not actively using their benefits. In 2022, we reconnected with 36 Love Canal residents. If you know anyone not receiving our mailings and believe they may be eligible for these medical benefits, please email us at lovecanalfund@gmail.com to share their contact information.

Contact Us

- Questions regarding the illnesses covered?
- Interested in being more involved with the LCMF Board of Directors or know someone who may be?
- Have any leads on beneficiaries who need to be reconnected with our organization?

lovecanalfund@gmail.com

716-773-6578

Join Us on Facebook:
Love Canal Medical Fund

Scan the QR Code Below with Your Cell Phone Camera:



Prescription Drug Reimbursement

Did you know medications prescribed to treat illnesses covered by the Love Canal Medical Fund can be reimbursed? The current cap amount for coverage is up to **\$1,250 per year** (January 1, 2023 - December 31, 2023). As always, the prescription medications must be for medical conditions that could reasonably be associated with exposure from the toxic chemicals at Love Canal. Go to www.LCMF.org to print the forms you need to submit your **minimum claim of \$100**.

Tired of Saving All Your Receipts for Each Prescription?

Pharmacies will provide an end-of-the-year printout. Be sure only prescriptions needed for conditions covered by the LCMF are listed.