

LOVE CANAL MEDICAL FUND

Winter 2000

BULLETIN - HEALTH NEWS AND BENEFITS

Issue 7

Who Is Covered By The Love Canal Medical Fund ?

Q: *Who is eligible for benefits?*

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

Beneficiaries of *this* fund include only the 1,328 people who filed a lawsuit and signed an agreement between December 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. As far as we know no similar fund has been established at this time. However, the court has ordered that such a fund be established for people who settled in the two other lawsuits. To find out what is happening people need to contact either Attorney Richard Lippes or Judge Doyle from the New York State Supreme Court. Lippes and Judge Doyle are responsible for establishing those other medical funds.

Q: *Are my children and grandchildren born after the lawsuit was filed covered? I couldn't anticipate their birth back in 1978 when I filed the lawsuit.*

If your children or grandchildren were not one of the 1,328 *named* people on the 1985 settlement of the lawsuit, they are not entitled to benefits. There is nothing the Medical Fund can do for anyone not named in the lawsuit settlement.

Q: Are my children who were born before 1978 but not sick at that time covered? I didn't file a lawsuit for them in 1978 because they were healthy but are now having health problems I believe are from Love Canal exposures.

A: 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. But, 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 designated the board to hold the funds in trust for their benefit only.

Q: *I was a resident of Love Canal and am a participant in the Love Canal Medical Fund. I developed a medical problem seven 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 chemicals at Love Canal. Check the Medical Benefits Plan for additional information.

Q: *How do I know if my problem is related to Love Canal? I'm confused about what can be reasonably associated with exposure to chemicals at 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's covered.

Q: Are there other programs that exist which can help with our medical expenses?

Many states now have programs that can cover medical expenses such as prescriptions. You

should check with your state health agencies and ask about such programs. You can use these programs along with the Love Canal Medical Fund benefits. Many of these programs are very good.

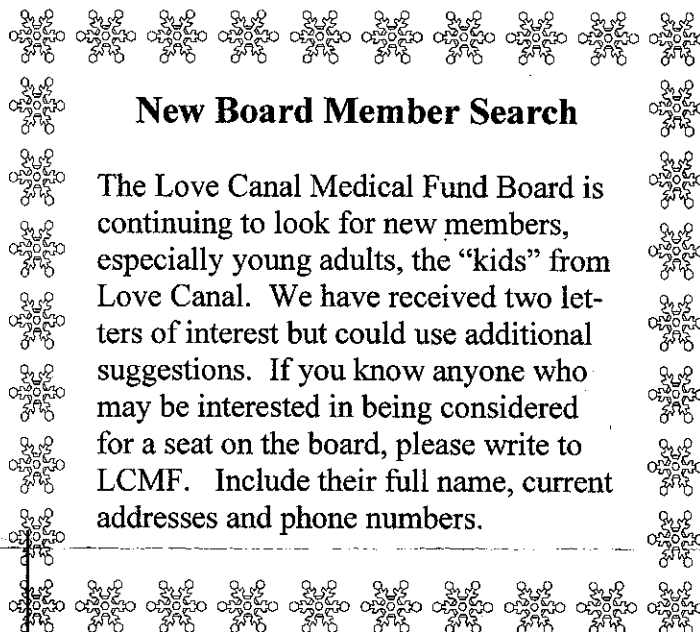
You should take advantage of the medical coverage offered to you by this plan so that you may receive reimbursement for medical expenses not covered by your health insurance. If you have questions about coverage, please call Ralph Anderson at Albert F. Stager, Inc., 3815 California Road, Orchard Park, NY 14127, 716-667-6000.

Q: *I don't understand how to fill out the claim form. Can I get help?*

A: Yes. Do the best you can in filling out the form and mail it with your bills to Ralph Anderson. If he has any questions, he will contact you. LCMF does not accept blank or almost blank claim forms.

For more information, please write to:

Love Canal Medical Fund
P.O. Box 540, Grand Island, NY 14072
Or, e-mail your question to:
lcmf@adelphia.net



New Board Member Search

The Love Canal Medical Fund Board is continuing to look for new members, especially young adults, the "kids" from Love Canal. We have received two letters of interest but could use additional suggestions. If you know anyone who may be interested in being considered for a seat on the board, please write to LCMF. Include their full name, current addresses and phone numbers.

Start the New Year 2001 off right!

There are at least 2001 reasons why it makes sense to schedule a visit to your physician for a yearly checkup, even if you are feeling fine. And it won't cost you much! The Love Canal Medical Fund will reimburse you up to \$250, with no deductible, for an annual physical exam. A yearly physical can aid in keeping you healthy. Start your year off right - schedule your checkup today.

LCMF
P.O. Box 540
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