

Labor-Management Healthcare Fund

Annual Newsletter

September 2023

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A Note from the Executive Director...

Dear LMHF Member:

I hope you are well and enjoyed the beautiful summer we had in Western New York!

As always, we have had a very busy year at LMHF - with your health & wellness our priority! We have also been working diligently to minimize any disruption to our members through the transition to Highmark Blue Cross Blue Shield of Western New York.

Please join us in welcoming Jared Byer, HFC to the LMHF wellness team. Jared has been a presenter and trainer for our organization for many years but made the decision to officially join our staff as Wellness Coordinator. Jared has been a Health & Fitness Coach for over 30 years. He has completed many national certifications and specializations in prevention, nutrition, fitness, and lifestyle coaching. His experience has developed into corporate wellness presentations and seminars on a multitude of topics to groups large and small. Jared will be assisting the team in expanding our trainer/presenter resources as well as member participation.

Due to the success of the Children's Wellness Program we launched last year, we are happy to continue the program in 2024. Please see the enclosed flyer. When reviewing the details, please note that some of the rules and requirements have been revised.

Later this year, you will receive a separate residential mailing, outlining our wellness events for next year. Please be sure your address is correct with Highmark to ensure you receive important **open enrollment** as well as **wellness** mailings.

I wish for you and your families a very safe, healthy, and happy remainder of the year.

Sincerely,

Vicki Martino



ATTENTION Retirees!

Mark Your Calendar!



Labor-Management Healthcare Coalition Open Enrollment Period

Monday, October 16 through Friday, November 17 2023.

Changes made during this period will take effect January 1, 2024

Our Annual Open House/Health Fair at the Fairdale Banquet Facility for Retirees will be:

Tuesday, October 31, 2023

8:00 a.m - 4:00 p.m

Representatives from Highmark BCBS of WNY, Independent Health & Pharmacy Benefit Dimensions will be present to answer questions you may have regarding your health & prescription benefits. Please call the LMHF office at (716) 601-7980 (ext. 2) if you would like to attend. Reservations are required. If for any reason we need to cancel, please check Channel 4 (WIVB.com) for closing information. The rescheduled date will be November 16.

You must be a LMHF member and present your prescription identification card to receive a flu vaccine.



Participating Vendors:

- ❖ Wegmans - Flu Vaccines and Blood Pressure Screening by Registered Pharmacist (offering \$5 produce coupon)
- ❖ Highmark BCBS of WNY
- ❖ Pharmacy Benefit Dimensions
- ❖ Independent Health
- ❖ Biggest Loser Niagara Resort
- ❖ Erie County Senior Services



Location:

**Fairdale Banquet Center
672 Wehrle Drive
Amherst, NY 14225**

Open Enrollment

Attention Active Employees:

Open enrollment period for all LMHF groups:

**Monday, October 16 through
Friday, November 17, 2023**

If you wish to make a change and/or enroll in health insurance coverage effective January 1, 2024, please see your employer to receive an open enrollment packet. Additional information will be posted at employer sites as the open enrollment period draws near.



2023 Session Schedule

The LMHF® Strive to Thrive program is a holistic approach to improving the health and quality of life of all first responders and other public employees in high stress positions or personal situations by learning and experiencing the skills and knowledge to manage stress through proper rest/sleep, exercise & proper nutrition. Overnight required. Lodging and all meals included.

The Strive to Thrive program is designed to provide first responders the tools necessary to perform vital functions while building better relationships within the community.

Our three-day, two-night program is held on the beautiful grounds of the Beaver Hollow Conference Center Biggest Loser/Niagara in Java, New York. Indoor and outdoor activities included. Parking free of charge. Program begins at 7:30 a.m. Wednesday and adjourns 4:30 p.m. on Friday. Visit our website at www.strivetothriveny.com

If interested, contact:

Matthew.Schinzel@LMHF.net or

[Call the LMHF office at \(716\) 601-7980 Extension 1](tel:(716)601-7980)

October 4-6, 2023

October 11-13, 2023

October 25-27, 2023

November 1-3, 2023

Also sponsored by:



Check out our Website at www.LMHF.net for healthy cooking, exercise, health and wellness classes and monthly webinars



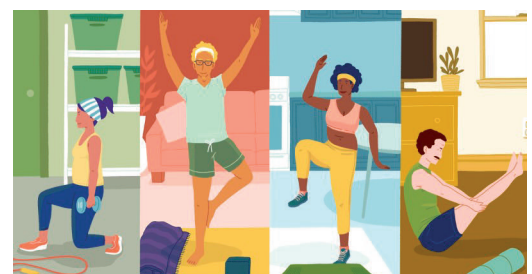
Click on the Virtual Classes tab on the LMHF website to select specific class and webinars to watch.

Active members can earn credits towards Part II of our Wellness Incentive Plan by participating in any on the above activities, follow the instructions below.



Active Members:
For credits towards LMHF Wellness Incentive Part II after watching a monthly wellness webinar, please email Diona.Ellington@lmhf.net.

Active Members:
For credits towards LMHF Wellness Incentive Part II after watching a wellness video, or participating in wellness bingo, please email Meah.Vicario@lmhf.net.

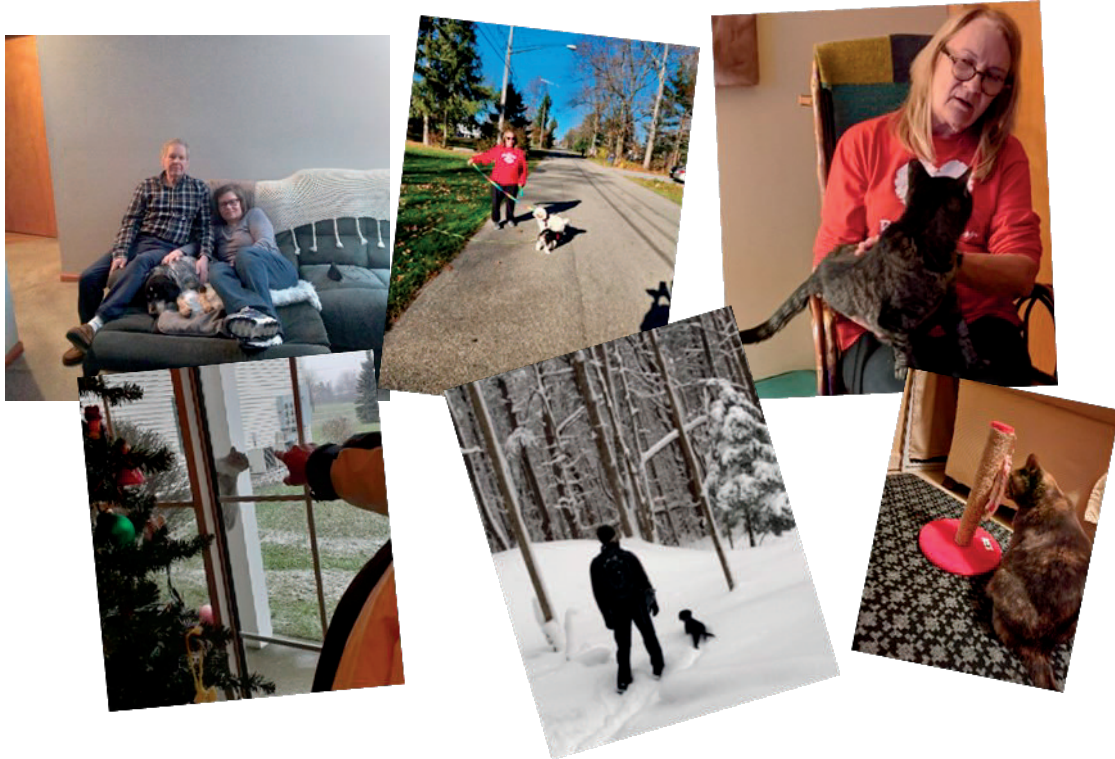


LMHF

Labor-Management Healthcare Fund®

WELLNESS WITH YOUR PET

Your pet can help you with your wellness this year. Check out some of our members who have already joined in with **Wellness with Your Pet**.



“Wellness with Your Pet” is a fun way for LMHF members to earn credit toward Part II of the LMHF wellness incentive program. Pet owners know how important and enriching pets can be in our lives. For more information on this activity please check our website www.LMHF.net under the Wellness Tab.

To receive LMHF Wellness Part II Credit all you have to do is email a photo of you and your pet(s) involved in a wellness activity for any **four consecutive weeks** (one submission per week for four weeks.) In the email include: your name, Highmark ID number, pet(s) name, and a brief summary of the wellness activity that you and your pet are enjoying in the photo and how it is a health benefit to you.

Please also sign the LMHF Authorization to Use Name/Likeness document allowing LMHF to include your photos on our website as these members above have done

This information can be emailed to tammy.pudlewski@lmhf.net
or call Tammy at (716) 601-7980 x4 for questions.

Once all four photos and necessary documents are received and approved, you will be notified and receive one annual LMHF Wellness Part II Credit.

We are Pleased to Highlight Some of LMHF Valued Instructors & Presenters



Alex Cole is a Fitness Instructor

His classes include topics for all ages! From children to seniors. He also has specialized classes for Law Enforcement. Alex offers classes on kickboxing, cardio, senior aerobics & senior chair-based, Zumba, Pilates, upper & lower body, step and strength. You can find Alex's exercise videos on our website.

<https://lmhf.net/exercise-w%2F-alex>



Sheri Jablonski is a Wellness Presenter

Sheri is an independent professional consultant with a woman-owned health and wellness business. Sheri is a frequent LMHF Wellness presenter on topics such as health, wellness, nutrition and exercise and mental health.

She is a lifelong educator with a master's degree in educational leadership, and a New York licensed personal trainer. Sheri is an adjunct professor at Canisius College, teaching health and wellness. She is a faculty member of the Buffalo Urban League. You can find Sheri's Cooking Videos on our website.



<https://lmhf.net/cooking-classes>

We are Pleased to Highlight Some of LMHF Valued Instructors & Presenters

Tom Haney is a Health & Wellness Presenter



Tom is also a Health & Risk Management Specialist. He has presented at many LMHF events such as, Retiree Lunch & Learns, wellness retreats, wellness videos & in-person seminars. Tom has taught a variety of presentations such as, diversity, men’s self-care, workplace violence, proper lifting, stress management, time management, heat stress, fall prevention, “The Happiness Formula”, and many more!



Karl Shallowhorn is a Wellness Presenter



Karl Shallowhorn is the Director of Youth Programs for Mental Health Advocates of WNY and the host of Mindful Music which can be heard on 88.7 WBFO-FM. He has worked in the field of behavioral health for over 20 years and is the Vice-Chair of the Mental Health Association in New York State Board of Directors. Karl is the author of Working on Wellness: A Practical Guide to Mental Health and Leadership Through the Lens of the 12 Steps. He is a contributing writer for bpHope.com . Karl has been selected for inclusion in the 2023 Marquis Who’s Who in America. He has delivered hundreds of workshops focused on mental health and was a featured speaker for TEDx Buffalo 2021.



LMHF Wellness Incentive Program

Part I & Part II Summarized

Beginning January 1 of each year, active employees, along with their spouses, (who are LMHF members) are eligible to participate in Part I and Part II of the LMHF Wellness Incentive Program. The program runs January 1 through December 31, at which time, the benefit re-sets and begins tracking the next year's activities

THE FOLLOWING DESCRIBES PART I:

Employee and/or spouse is required to receive an annual physical by their Primary Care Physician and submit the necessary paperwork to LMHF. **NOTE:** Applicant must be an active LMHF member at time of his/her annual physical. You can expect to receive a letter of eligibility confirmation upon receipt of Part I forms within two (2) weeks. When Part I requirements are finalized, member will receive a \$50.00 HRA debit card.

EMPLOYEE RESPONSIBILITY FOR PART I:

1. Retrieve a LMHF "Wellness" packet from employee's Human Resources /Personnel Department or LMHF office. All required forms are included in the packet and our on website at www.LMHF.net.
2. Applicant is required to get an Annual Physical provided by his/her Primary Care Physician.
3. Applicant must complete the "Employee Verification" section (page 1). Applicant's physician must complete "Annual Physical Verification" section (page 2) and be an active LMHF member at the time of his/her annual physical.
4. The completed and signed form must be submitted to the LMHF office.

THE FOLLOWING DESCRIBES PART II:

To qualify, employee and/or spouse must each participate in twelve (12) wellness-related activities. Upon completion and LMHF verified, participant will receive an additional \$50.00 credit added to their HRA debit card.

EMPLOYEE RESPONSIBILITY FOR PART II:

1. Participate in additional twelve (12) approved wellness activities.
2. Complete the Wellness Activity Redemption form.
3. Physician must complete and sign the Preventative Screening Verification form(s) (if applicable)
NOTE: If including screening verifications, the applicant must receive preventative screenings the same year in which application is made for Part II. Applicant must also be an active LMHF member at time of his/her screenings. A separate form (signed & dated by your physician) is required for EACH screening.
4. Submit the Wellness Activity Redemption Form and Preventative Screening Verification form(s), vaccination certification (if applicable) to the LMHF office.
5. If Part II is fulfilled prior to Part I, you may retain your documents until you submit your Part I completion or your documentation will be accepted and kept on file at LMHF. You will not be rewarded \$50 for Part II until LMHF receives documentation confirming completion of Part I.

All documents must be submitted no later than February 15 for the prior year's participation.

There are no exceptions.

YOUR PARTICIPATION IN OUR WELLNESS INCENTIVE PROGRAM IS GREATLY APPRECIATED!

Please note:

If you terminate your employment or retire, you are required to use the entire balance within 90 days of your termination date, at which time the card will no longer be valid.

Wellness Packets can be obtained through your Human Resources/Personnel Department, LMHF office at 601-7980 or online at www.LMHF.net

LMHF Wellness for Children

Beginning January 1, 2024, through December 31, 2024, LMHF is offering an opportunity for children to enter a raffle to win a paid wellness activity.

For each group below, twenty (20) children will be selected (via raffle) to receive three months of a child's wellness activity paid for by LMHF, i.e., gymnastics, dance class, exercise class, community sports, golf, track, etc.

This is how it works:

1. Child must be a member of LMHF.
2. Children aged 4-16 are eligible.
3. Each child may enter the raffle for all four groups below but may only win once.
4. One submission per child per group may be submitted.
5. All children in a family may enter provided they meet age and membership requirements.
6. Complete the entry form and submit it via U.S. mail to LMHF, Attn: Children's Wellness, 90 Anderson Road, Cheektowaga 14225, fax to (716) 601-7984, email to Diona.Ellington@LMHF.net or drop off at LMHF office in locked mailbox in front of our building.
7. Parent will be notified by LMHF if your child has won the raffle.
8. If child wins, parent will then be provided with the LMHF Activity Application to be completed and returned to LMHF as shown in #6.
9. LMHF will review the Activity Application for approval.
10. Once approved, LMHF will provide the Vendor Application and IRS form W-9 to the parent. Vendor completes Vendor Questionnaire and W-9 and returns documents, along with invoice to LMHF as shown in #6.

<u>Beginning Date of Class</u>	<u>Class Period</u>	<u>Entry Form Due Date</u>
Group 1	Jan 2024 – March 2024	December 15, 2023
Group 2	April 2024 – June 2024	March 15, 2024
Group 3	July 2024 – September 2024	June 15, 2024
Group 4	October 2024 – December 2024	September 15, 2024

Class must begin within the three months of the period in which the child won. **There will be no reimbursement for additional fees, uniforms, equipment, etc. Fees paid are for classes ONLY.**

The vendor must be approved by LMHF. Invoice must be submitted by the vendor directly to LMHF and include the detail of the class activity, date and period of time of the class, total three-month price and child's name & age. The vendor must have a 9-digit Employer Identification Number (EIN) and submit a completed and signed IRS Form W-9. **Payment will be made directly to the vendor up to a limit of \$500.00. At no time will the member/parent be reimbursed for services.**

If you would like your child to enter the raffle, please call our office at 716-601-7980 ext. 5, for an entry form or an entry form can be located on our website: www.LMHF.net - Wellness/Children's Wellness

Attention all Highmark BlueCross BlueShield WNY Members

LivingConnected from CCS Medical

Good News About Your Health Insurance Benefits!

The choices we make everyday can help us live happier and healthier lives - both at work and home. **That's why you have been offered this exciting new diabetes health and wellness program called, LivingConnected, from CCS**

All LivingConnected participants will receive a Welcome Kit with the following supplies and services at no cost to the members, with a **\$0 copay!**

- ✦ State-of-the-Art Cellular Glucose Meter
- ✦ Diabetes Supplies: Test Strips, Lancing Device, Lancets, etc.
- ✦ Assistance and Support:
 - Free home delivery of supplies as you need them, with no out-of-pocket expense
 - Alerts and coaching from a registered nurse when your readings are out of range
 - Live, ongoing personalized health coaching from Certified Diabetes Educators
 - Online portal and smartphone application where you can access and share your results

24/7/365 toll-free access to live nursing support

To learn more about this FREE DIABETES WELLNESS BENEFIT and how you can take full advantage of all its benefits, call 1-800-966-2046



Get your **flu shot** today— we make it *easy!*

Stop in while you shop

It only takes a few minutes, no appointment necessary!

Skip the trip to the doctor's office

One way Wegmans Pharmacy can help you stay healthy is with easy, quick immunizations for adults and kids! Our licensed pharmacists can provide flu shots for the family while you're here or any other available vaccine. No appointment or prescription needed!

Alberta Dr: 675 Alberta Dr, Amherst, New York 14226 **(716) 831-6340**

Amherst St: 601 Amherst St. Buffalo, New York 14207 **(716) 877-1477**

Dick Rd: 651 Dick Rd, Depew, New York 14043 **(716) 681-2715**

Jamestown: 945 Fairmount Ave, Jamestown, New York 14701 **(716) 483-9909**

Losson Rd: 4960 Transit Rd, Depew, New York 14043 **(716) 685-7310**

McKinley: 3740 McKinley Pkwy, Buffalo, New York 14219 **(716) 824-8013**

Military Rd: 1577 Military Rd, Niagara Falls, New York 14304 **(716) 298-3140**

Niagara Falls Blvd: 3135 Niagara Falls Blvd, Amherst, New York 14228 **(716) 691-0810**

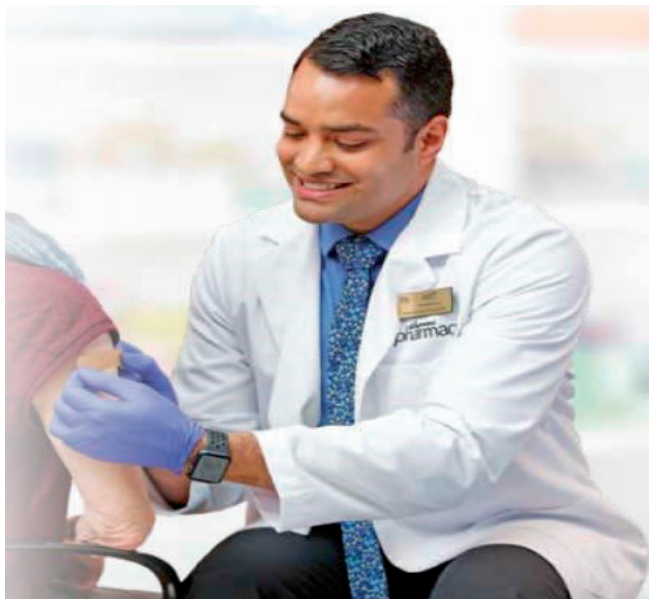
Sheridan Dr: 5275 Sheridan Dr, Williamsville, New York 14221 **(716) 633-1781**

Transit Rd: 8270 Transit Rd, Williamsville, New York 14221 **(716) 636-5613**

West Seneca: 370 Orchard Park Rd, West Seneca, New York 14224 **(716) 826-9800**

For more information check out the website at:

<https://www.wegmans.com/pharmacy/>



We make it easy:

We bill your insurance

What do you need to bring?

Prescription Insurance card

Minimum age requirements vary by state.*

Retail price \$39.99 (Afluria Quad).**

*The Centers for Disease Control and Prevention recommend getting the flu vaccine as soon as it becomes available to help protect you from the flu throughout the flu season.

**Unless covered by insurance. Most major insurances accepted.

Wegmans
pharmacy

Helping you live a healthier, better life

IN-PERSON DELIVERY OF WELLNESS AND OTHER DOCUMENTS TO THE LMHF OFFICE

Please use the locked black mailbox on the sidewalk so that your documents remain secure.

Thank you

MOVING?

To ensure you receive all important communications, please make sure your address is correct with your health insurance provider, CMS and employer or (former employer.) If you will be away during the open enrollment period and would like a packet mailed to a different address please call the LMHF office at (716) 601-7980.

Attention Retirees with coverage through Independent Health!

Important Information regarding your Prescription Drug and Medical Insurance Coverage with LMHF Through Independent Health/Pharmacy Benefit Dimensions

PLEASE NOTE:

If you enroll in any Medicare Part D plan or Medicare Advantage health insurance plan (with or without prescription drug coverage) that is not through the LMHF/Independent Health, you will be terminated from your current medical and prescription drug coverage.

Depending on the offerings presented to you that are in addition to your current plan with LMHF/Independent Health, you may actually be enrolling in a Medicare Part D plan which will supersede and cancel your current coverage. According to Medicare regulations, you cannot be covered under two separate Medicare plans.

If you are unsure about what is being offered to you and before signing any application engaging you in a prescription discount program and/or coupon offering associated with your prescription plan OR you enroll in another healthcare plan either as an individual or through your spouse, **PLEASE CALL LMHF**. We can provide assistance and advise whether your participation will affect your current coverage.

Retirees enrolled in a commercial plan with coverage through Highmark BCBS PLEASE READ:

If you:

- ❖ Are retired
- ❖ Became Medicare eligible after 1/1/2009
- ❖ Or your spouse became Medicare eligible after 1/1/2009

INFORMATION FROM MEDICARE

When you first become eligible for Medicare Part A (hospital insurance), you have an initial enrollment period (seven months) in which to sign up for Part B (medical insurance). **A delay on your part will cause a delay in coverage and result in higher premiums. Your monthly premium increases 10 percent for each 12-month period you were eligible for, but did not enroll in, Medicare Part B.** Active employees and/or spouses/dependents of active employees who become Medicare-eligible, are not required to enroll in Part B until the subscriber of the plan is enrolled in a retiree plan of benefits.

INFORMATION FROM HIGHMARK BLUECROSS BLUESHIELD OF WNY

If you are eligible for Medicare Part B and are not currently enrolled, payments on claims will be reduced by the benefit amount you are entitled to under Medicare. **Without Part B coverage, you will be responsible for whatever would have been paid under Medicare. For example:** You submit a bill for \$100. The amount Medicare would pay if the member has Part B is 80% or \$80. BCBS would pay the balance, which in this case is \$20. Without Medicare Part B, your responsibility is the amount Medicare would have paid if you were enrolled, which in this case is \$80. Non-participating providers also can bill any remaining balance for additional amounts.

CONTACT FOR FURTHER INFORMATION:

Social Security Administration: 1-800-772-1213

Medicare: www.medicare.gov; Toll free number 1-800-633-4227; TTY number 1-877-486-2048

If your spouse and/or dependent are becoming Medicare eligible, regardless of reason, please contact your employer's Human Resources/Personnel Department for additional information and requirements.

Attention Independent Health Retirees Fitness Program – With SilverSneakers®



Staying active and healthy is easier than ever with Independent Health's fitness benefit. All our Medicare Advantage plans include the SilverSneakers program as part of the Premier Wellness Package at no additional cost to you.

SilverSneakers is more than a fitness program. It's an opportunity to take steps to improve your overall fitness, gain confidence and connect with your community. Whether you play tennis, swim laps, lift weights, visit the gym, or enjoy classes from home, we have you covered.

SilverSneakers® Helps You Get Active, at Home or on the Go:

- SilverSneakers On-Demand™ fitness classes available 24/7.
- SilverSneakers LIVE™ virtual classes and workshops throughout the week.
- SilverSneakers GO™ mobile app with adjustable workout plans and more.
- SilverSneakers FLEX® classes, walking groups and workshops near you.
- Thousands of participating fitness locations nationwide with various amenities.
- SilverSneakers classes designed for all levels & taught by instructors trained in senior fitness.
- Ability to enroll at multiple locations at any time.

How it Works:

1. Visit [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere) to create an online account
2. Log in to view your SilverSneakers ID number and use it at a participating location.
3. You can also enjoy virtual workouts online through your SilverSneakers account.
4. To find a participating location, visit [SilverSneakers.com/Locations](https://www.silversneakers.com/Locations).

Questions?

Contact SilverSneakers at 1-866-584-7389

Always talk with your doctor before starting an exercise program.

Attention Independent Health Retirees

Three Steps To \$30!

Take Advantage of the LMHF Senior Savings Program that rewards you with a \$30 HRA card for taking charge of your health!

All you have to do is:

- **Schedule an appointment.** Tell your doctor's office it's for the Enhanced Annual Wellness Visit (EAV). There is no copayment for this visit. If you would prefer to stay in the comfort of your own home, you can complete this visit through telehealth if available with your primary doctor or you can call a RedShirt® to schedule a home visit. Your EAV is a comprehensive annual visit with your primary care physician (PCP). It's an important way to help maintain or improve your health and well-being.
- **Talk with your doctor.** Discuss the results of your assessment and any medical conditions, health concerns or questions you may have.
- **Get rewarded.** Each year, just for completing your EAV, within 90 days, you'll either receive a \$30 HRA card in the mail or your current card will be reloaded following your visit as part of the LMHF Senior Savings Program, which you can use toward prescription drugs, dental and vision services, and other qualified health care expenses.*

Need Help Making an Appointment?

Call Member Services:

(716) 250-4401 or 1-800-665-1502 (TTY: 711)

October 1 – March 31: Monday–Sunday, 8 a.m. - 8 p.m.

April 1 – September 30: Monday–Friday, 8 a.m - 8 p.m.

LMHF

Labor-Management Healthcare Fund®

Independent
 Health.

*Your \$30 reward will be sent once Independent Health is billed for your EAV, which can take up to 90 days. Your \$30 reward will be sent either on a new HRA card or your original card will be reloaded. Your current card will be used until the expiration date is reached.

Women's Health and Cancer Rights Act

Annual Benefits Notice

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998 (WHCRA), provides benefits for mastectomy related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema?

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under WHCRA. For individuals receiving mastectomy related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your plan administrator, Highmark BCBS of WNY at 1-888-839-5169 or Independent Health at 1-800-665-1502 for Medicare Advantage plans.

THE FOLLOWING DOCUMENTS REGARDING
HEALTHCARE REFORM ARE AVAILABLE ON THE
LMHF WEBSITE AT [WWW.LMHF.NET](http://www.LMHF.NET)

Children's Health Insurance Program Reauthorization Act (CHIPRA)

CHIPRA allows states to subsidize premiums for employer-provided group health coverage for eligible children.

Letter of Creditable Coverage

An important notice about your prescription drug coverage and Medicare.

Notice of Privacy Practices

The HIPAA Privacy Rule permits the disclosure of personal health information needed for patient care and other important purposes and gives patients an array of rights with respect to that information. The notice describes how medical information may be used and disclosed and how you can get access to this information.

Notice of Special Enrollment Rights

Notice to employees eligible to enroll in a group health plan describing the plan's special enrollment rules.

Summary Plan Description (SPD)

The Summary Plan Description provides information about the plan and how it operates, such as when an employee can begin to participate in the plan, how services and benefits are calculated, when benefits becomes vested, when and in what form benefits are paid, and how to file a claim for benefits.

Women's Health and Cancer Rights Act

Provides information on the availability of certain mastectomy-related benefits for individuals who elect breast reconstruction after a mastectomy.

Summary of Benefits of Coverage (SBC)

An easy to understand summary about health plan's benefits and coverage.

Glossary of Health Coverage and Medical Terms

A uniform glossary of terms commonly used in health insurance coverage, such as "deductible" and "copayment". This document may assist you when reviewing your SBC.

Changes in Fund Balances (Reserve for Future Benefits)		
Additions to Fund Balance		
Item		2022
1. Contributions:		
	(a) Employer	245,680,764
	(b) Employee	
	(c) Other (Enrollment Reimbursement)	
	(d) Total Contributions	245,680,764
2. Dividends & Experience Rating Refunds from Insurance Companies		-
3. Investment Income:		
	(a) Interest	9,580
	(b) Dividends	
	(c) Rents	
	(d) Miscellaneous	
	(e) Total income from investments	9,580
4. Profit on disposal of investments		-
5. Increase by adjustment in asset values investments		-
6. Other Additions: (Itemize)		
	(a) Administrative fees	2,049,898
	(b) Brokers premium, expense reimbursements	713,861
	(c) Total Other Additions	2,763,759
7. Total Additions		<u>\$248,454,103</u>

Changes in Fund Balance (Reserve for Future Benefits)		
Deductions From Fund Balance		
		2022
8. Insurance & Annuity Premiums to Insurance Carriers and to Service Organizations (Including Prepaid Medical Plans)		\$245,680,764
9. Wellness program benefits		713,861
10. Payments to an Organization maintained by the plan for the purpose of providing benefits to participants		
11. Payments or contract fees paid to independent organizations or individuals providing plan benefits (clinics, hospitals, doctors, etc.)		
12. Administrative Expenses:		
	(a) Salaries	\$ 661,408
	(b) Allowances, Expenses, etc.	-
	(c) Payroll Taxes	50,399
	(d) Fees & Commissions	1,017,661
	(e) Rent	70,537
	(f) Insurance Premiums	41,792
	(g) Fidelity Bond Premiums	-
	(h) Other Administrative Expenses See schedule of other administrative expenses	588,058
	(i) Total Administrative Expenses	<u>2,429,855</u>
13. Loss on disposal of investments		
14. Decrease by adjustment in asset values of investments		
15. Other Deductions: (Itemize)		
	(a)	
	(b)	
	(c) Total Other Deductions	
16. Total Deductions		<u>\$248,824,480</u>

Changes in Fund Balances (Reserve for Future Benefits)			
Reconcilement of Fund Balance			
<u>Item</u>			<u>2022</u>
17. Fund balance (reserve for future benefits) at beginning of year			\$ 2,677,672
18. Total additions during year (item 7)		248,454,103	
19. Total deductions during year (item 16)		248,824,480	
20. Total net increase (decrease)			(370,377)
21. Fund Balance (reserve for future benefits) at end of year (item 14, statement of assets and liabilities)			<u>\$ 2,307,295</u>
			-
Schedule of Other Administrative Expenses			
			<u>2022</u>
1. Employee Benefits			\$ 254,877
2. Copier Expense			6,953
3. Enrollment Expense			40,500
4. Newsletter			19,895
5. Office Supplies and Expenses			177,575
6. Postage			8,341
7. Telephone			8,638
8. Building Expenses			26,551
9. Depreciation			44,718
Total: Line 12(h): Other Administrative Expenses			<u>\$ 588,058</u>
Statement of Assets and Liabilities			
ASSETS			
<u>Item:</u>			<u>2022</u>
1. Cash			32,219,887
2. Receivables:			
	(a) Contributions		
	(1) Employer		8,138,047
	(2) Other Administrative Fees		-
3. Other Assets:			
	(a) Prepaid Expenses and Security Deposits		18,678
	(b) Office Equipment		641,517
	(c) Less Accumulated Depreciation		(141,831)
4. Total Assets			<u>40,876,298</u>
LIABILITIES			
5. Unpaid Claims (Not Covered by Insurance)			2,643,577
6. Accounts Payable			5,990,115
7. Other Liabilities – Funds held for others			29,935,311
8. Reserve for Future Benefits (Fund Balance)			2,307,295
9. Total Liabilities and Reserves			<u>40,876,298</u>

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Fax (716) 601-7984

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