

Labor-Management Healthcare Fund

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Annual Newsletter

A Note from the LMHF Executive Director...

Dear LMHF Member:

I consider it a privilege each year to connect with all of you! This year, I want to focus on our core mission that unites us all: proactive engagement in personal wellness. Our vision is to build a lasting legacy of wellness - one that inspires generations to come. Active engagement in wellness activities is an investment in our individual health. When we prioritize preventive care, regular health screenings, and active lifestyle choices, we unlock profound benefits.

By actively participating in wellness events, we shift the narrative from treating illness to cultivating vibrant health, setting a powerful example for our family and friends. Consistent wellness habits boost daily energy, improve mental clarity, and significantly reduce the risk of chronic illness. LMHF initiatives provide unique opportunities to connect, share experiences, and build a supportive network that fosters a sense of belonging. We encourage every member of LMHF to try a new activity!

In highlighting the success of this year's initiatives, we must again extend a special note of gratitude and praise to our retired members. Your continuing, enthusiastic participation in our wellness events has been inspiring. Retirement is a chapter of life meant for thriving, and our retirees are leading the charge. You are living proof that wellness is a lifelong journey, and your dedication serves as a powerful motivator for our younger and working members to prioritize their health. Thank you for demonstrating what it means to age with grace, vitality, and purpose.

We are happy to announce the return of new and different wellness retreats! They will be hosted at various locations. Watch for our exclusive wellness mailing around mid-January. Spots are limited and will be filled on a first-come, first-served basis.

Wishing you the absolute best in health and wellness!

Sincerely,

Vicki Martino

Attention Active Employees

Please be advised that while the events listed below occur on the same day and at the same location, they are separate functions.

LMHF & Tops Pharmacy

Flu Vaccination - Blood Pressure Clinic

To schedule a
Tops Flu Vaccine;

Scan the Tops QR Code
with your smartphone
camera, click [HERE](#), or
copy the link below to
easily schedule your flu
vaccine appointment



[https://book-
ch.appointmentplus.com/
d87q3d5c/?employee_id=6725](https://book-ch.appointmentplus.com/d87q3d5c/?employee_id=6725)

Friday, October 9, 2026

7:00 a.m. - 9:00 a.m.

or

3:00 p.m. - 6:00 p.m.

Creekside Banquet Facility

2669 Union Road

Building 1- Queen Room

Cheektowaga, NY 14227

Participating Vendors:

- ❖ Tops Pharmacy
- ❖ Univera Healthcare
- ❖ Pharmacy Benefit Dimensions

LMHF Members bring your Pharmacy Benefits Dimensions Card to Clinic!

LMHF Presents

Warm Up to Wellness: A One-Day Wellness Retreat

A refreshing, one-day retreat designed to boost your winter wellness through heart health tips, fitness guidance, mental well-being support, and more.

To Register,
please click [HERE](#),
copy & paste the link below,
or scan the QR Code provided.



LMHF | One-Day Wellness Retreat- Warm Up to Wellness 10/09/26 (Page 1 of 3)

Lunch will be provided.

Friday, October 9, 2026

10:00 a.m. - 3:00 p.m.

Creekside Banquet Facility

2669 Union Road

Cheektowaga, NY 14227

Open Enrollment

Attention Active Employees:

Open enrollment period for all LMHF groups:

**Monday, October 26 through
Friday, November 20, 2026**

If you wish to make a change and/or enroll in health insurance coverage effective January 1, 2027, 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.



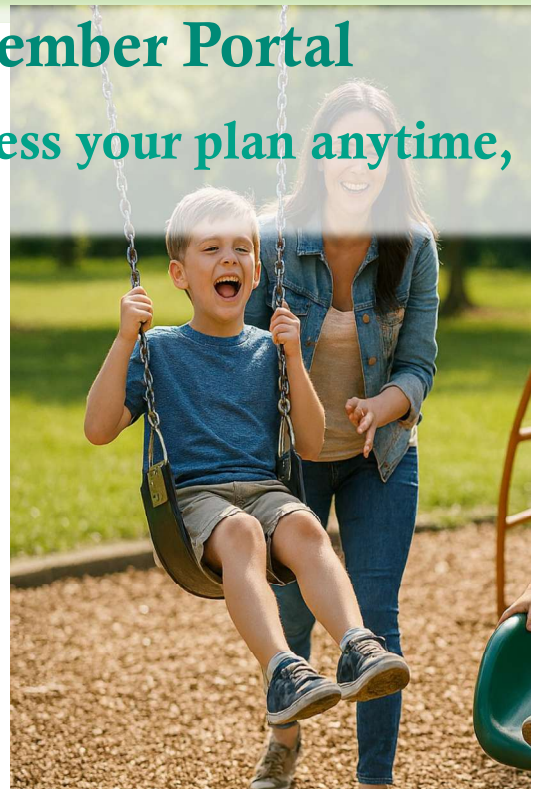
Right here.
For you.

Univera Healthcare Member Portal

Create a member account and access your plan anytime, anywhere.

1. View your benefits
2. Find a doctor or urgent care
3. Access your member card
4. View claims and track spending
5. Estimate medical costs

UniveraHealthcare.com/Register





Wellness Packets
can be obtained
through one of
the following:

- Your
Human Resources/
Personnel Department

- Calling the
LMHF office at
(716) 601-7980 (ext. 2)

- Online at
www.LMHF.net

LMHF Wellness Incentive Program

Beginning January 1 of each year, **active employees**, along with their spouses, (who are LMHF members) are eligible to participate in the LMHF Wellness Incentive Program. The program runs January 1 through December 31, at which time, the benefit re-sets

THE FOLLOWING DESCRIBES THE PROCESS

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. When the participant completes the necessary steps, they will receive a \$50.00 HRA debit card.

EMPLOYEE RESPONSIBILITY:

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 also on our website.
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).
4. The completed and signed form must be submitted to the LMHF office. **The preferred method** is via U.S. Postal Service or deliver it in person to the LMHF office. There is a locked mailbox in front of the building if it is after hours.
(Self-addressed envelopes are provided in packets).

All documents must be submitted no later than February 15 for the prior year’s participation. All documents must contain original signatures!

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 HRA card will no longer be valid.

Attention to all LMHF Wellness Incentive Program participants: please keep in mind the HRA debit card that you earn is intended for *cardholder use only*.

**YOUR PARTICIPATION IN OUR
WELLNESS INCENTIVE PROGRAM IS
GREATLY APPRECIATED!**

Strive to Thrive 2026 Schedule

The 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 with the tools necessary to perform vital functions while building better relationships within the community.

Our three-day, two-night program is held in beautiful Ellicottville, NY. Indoor and outdoor activities included. Parking free of charge. Program begins at 7:30 a.m. Wednesday and adjourns at 4:30 p.m. on Friday. Visit our website at www.StriveToThriveNY.com for more information.

Attendance Considerations

Please note that individuals may only attend two (2) Strive to Thrive 3-day sessions. Mitigating circumstances such as recent traumatic events are evaluated on a case-by-case basis, which may be considered an exception to this rule. This limitation extends to only the 3-day Strive to Thrive sessions and does not impact your ability to participate in additional or future Strive to Thrive and LMHF offerings.

If interested, contact:

Matthew.Schinzel@LMHF.net or

Call the LMHF office at (716) 601-7980 Extension 1

To Register Online,
please scan the QR Code or click the link below!
(Supervisory approval may be required) [REGISTER ONLINE \(CLICK HERE\)](#)



August 26 - 28
September 2 - 4
September 9 - 11
September 23 - 25
October 7 - 9
October 14 - 16
October 21 - 23
November 4 - 6



Pharmacy Benefit *Dimensions*[®]

PBD Member Portal

Your Benefits, Managed Online

PBD member portal provides secure, self-service access to your pharmacy benefits and prescription information, helping you manage medications anytime, anywhere.

What you can do in the portal

- View your prescription history, medication details, and important plan communications and documents
- Compare prescription costs across in-network pharmacies using the [Prescription Lookup](#) tool
- Use the [Find a Pharmacy](#) tool to locate participating pharmacies
- View, access, and download digital versions of your [ID cards](#) (pdf)

How to get started

- Visit www.pbdrx.com
- Select Log In and click Get Started and enter your member ID information to create an account

Prior Authorization for medication

When checking the status of a Prior Authorization (PA), please call directly to PBD customer service at (716) 635-7880 for a prompt response.

Attention LMHF Members:

Regarding LMHF's Ongoing Dependent Audit through Verifi1

If you are a new employee with dependents or just adding dependents to your current health insurance coverage, you will receive a communication from Verifi1 to verify your dependent(s).

In keeping with the efforts of the Labor-Management Healthcare Fund (LMHF) and its commitment to provide affordable, high-quality healthcare coverage for you and your dependents, LMHF has retained a third-party administrator, **Verifi1**, to manage dependent eligibility. You will be required to submit documentation to confirm that the dependents you have enrolled in health care coverage meet the rules defined by the LMHF plan.

The letter will be provided to you by Verifi1 with a list of required documents to be submitted for each covered dependent. Please do not disregard the letter you receive from Verifi1. Your action is required. Failure to respond to their request will result in removal of your dependents. All documents must be submitted directly to Verifi1.



Ongoing Dependent Eligibility Audit through Verifi1

ATTENTION Retirees!

Mark Your Calendar!

Labor-Management Healthcare Coalition Open Enrollment Period

Location:
Creekside
Banquet Facility
2669 Union Road
Cheektowaga, NY
14227

Monday, October 26 through Friday, November 20, 2026
Changes made during this period will take effect January 1, 2027
Our Annual Open House/Health Fair at the
Creekside Banquet Facility for
Retirees will take place on:

Wednesday, November 4, 2026
9:00 a.m. - 2:00 p.m.

Representatives from LMHF, Univera Healthcare, Independent Health & Pharmacy Benefit Dimensions will be present to answer questions you may have regarding your health & prescription benefits. Please call Diane at the LMHF office at (716) 601-7980 (ext. 2) if you would like to attend and schedule for your Flu Vaccination. **Reservations are required.** If for any reason we need to cancel, please check Channel (WIVB.com) for closing information.
The rescheduled date will be November 13.

Participating Vendors:

Tops Pharmacy Offering
Flu Vaccinations & Blood Pressure Readings



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

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 Univera **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 Health Insurance Carrier

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. Univera 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

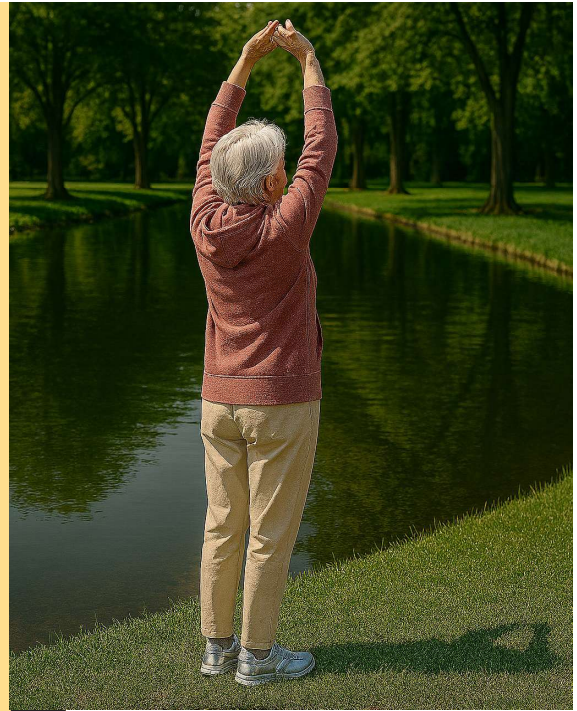
If your spouse and/or dependent are becoming Medicare eligible, regardless of reason, please contact your employer's Human Resources/Personnel Department for additional information and requirements.

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 our Wellness Benefits at no additional cost to you. SilverSneakers classes are designed for all levels and taught by instructors trained in senior fitness.

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

- Thousands of participating fitness locations nationwide with various amenities.
- SilverSneakers LIVE™ virtual workshops, On-Demand fitness classes 24/7 and GO mobile app with adjustable workout plans.
- **NEW!** Burnalong a supportive virtual community with thousands of classes for all interests and abilities.
- **NEW!** GetSetUp, with hundreds of interactive, one-hour-or-less online classes, ranging from nutrition to mindfulness and more.
- **NEW!** SilverSneakers Community gives you options to get active outside at recreation centers, parks, and other neighborhood locations.



Visit:

[SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere)

to create an online account and log in to view your SilverSneakers ID number. You will need this number when you visit a participating location. To find a participating location, visit:

[SilverSneakers.com/Locations](https://www.silversneakers.com/Locations)

Questions?

Contact SilverSneakers at
1-888-423-4632
(TTY: 711) Monday-Friday,
8 a.m. - 8 p.m. ET.

Always talk with your doctor before starting an exercise program.

Attention Independent Health Retirees



At Independent Health, we want you to get the most from your health care. Schedule your **Enhanced Annual Wellness Visit (EAV)** and talk with your doctor or health care provider. Together, you'll develop a plan to help maintain your health.

Get Rewarded with Senior Savings

**LMHF Retirees:
Take advantage of your health.**

**Complete your EAV and
get \$30 HRA card.**

For more information, please 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.**

How it works:

- **Schedule an appointment.**
Tell your doctor's office that the appointment is for your Enhanced Annual Wellness Visit (EAV). There is no copayment for this visit.
- **Complete your Health Risk Assessment.**
Answer each question to the best of your ability to help your doctor accurately gauge your health.
- **Discuss your results with your doctor.**
Discuss your Health Risk Assessment, your health goals/treatments and any current medical conditions.
- **Get your rewards card.**
Within 90 days of your EAV you'll receive a \$30 Health Reimbursement Account (HRA) card in the mail! Use it toward qualified health care expenses, such as prescription drugs, dental and vision services, and more.

Please Note: This is an annual reward. If you completed your EAV and received an HRA card, keep it and the card will be reloaded.

Remember, having the conversation now may save you from complications or illness later.

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, Univera Healthcare at 1-855-392-3558 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/news

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			2025
1. Contributions:			
	(a) Employer	291,670,304	
	(b) Employee		
	(c) Other (Enrollment Reimbursement)		
	(d) Total Contributions		291,670,304
2. Dividends & Experience Rating Refunds from Insurance Companies			-
3. Investment Income:			
	(a) Interest	1,253,081	
	(b) Dividends		
	(c) Rents		
	(d) Miscellaneous	92	
	(e) Total income from investments		1,253,173
4. Profit on disposal of investments			-
5. Increase by adjustment in asset values investments			-
6. Other Additions: (Itemize)			
	(a) Administrative fees		2,613,282
	(b) Brokers premium, expense reimbursements		579,452
	(c) Total Other Additions		3,192,734
7. Total Additions			<u>\$296,116,211</u>
Changes in Fund Balance (Reserve for Future Benefits)			
Deductions From Fund Balance			
			2025
8. Insurance & Annuity Premiums to Insurance Carriers and to Service Organizations (Including Prepaid Medical Plans)			\$291,670,304
9. Wellness program benefits			767,638
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	\$ 854,112	
	(b) Allowances, Expenses, etc.	-	
	(c) Payroll Taxes	65,247	
	(d) Fees & Commissions	1,039,962	
	(e) Rent	-	
	(f) Insurance Premiums	61,733	
	(g) Fidelity Bond Premiums	-	
	(h) Other Administrative Expenses		
	See schedule of other administrative expenses	877,526	
	(i) Total Administrative Expenses		<u>2,898,580</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>\$295,336,522</u>

Changes in Fund Balances (Reserve for Future Benefits)			
Reconcilement of Fund Balance			
<u>Item</u>			<u>2025</u>
17. Fund balance (reserve for future benefits) at beginning of year			\$ 3,435,198
18. Total additions during year (item 7)	296,116,211		
19. Total deductions during year (item 16)	295,336,522		
20. Total net increase (decrease)			779,689
21. Fund Balance (reserve for future benefits) at end of year (item 14, statement of assets and liabilities)			\$ <u>4,214,887</u>
			-
Schedule of Other Administrative Expenses			
			<u>2025</u>
1. Employee Benefits			\$ 554,451
2. Copier Expense			10,459
3. Enrollment Expense			30,746
4. Newsletter			35,555
5. Office Supplies and Expenses			155,998
6. Postage			3,791
7. Telephone			5,531
8. Building Expenses			43,683
9. Depreciation			37,312
Total: Line 12(h): Other Administrative Expenses			\$ <u>877,526</u>
Statement of Assets and Liabilities			
ASSETS			
<u>Item:</u>		<u>2025</u>	
1.Cash		42,584,515	
2. Receivables:			
	(a) Contributions		
	(1) Employer	12,956,864	
	(2) Other Administrative Fees	-	
3. Other Assets:			
	(a) Prepaid Expenses and Security Deposits	8,022	
	(b) Office Equipment	666,060	
	(c) Less Accumulated Depreciation	(216,246)	
4. Total Assets		<u>55,999,215</u>	
LIABILITIES			
5. Unpaid Claims (Not Covered by Insurance)		2,794,447	
6. Accounts Payable		11,509,369	
7. Other Liabilities – Funds held for others		38,260,201	
8. Reserve for Future Benefits (Fund Balance)		4,214,887	
9. Total Liabilities and Reserves		<u>56,778,904</u>	

LMHF

90 Anderson Road
Cheektowaga, NY 14225

PRSRT STD
U.S. POSTAGE
PAID
ROCHESTER, NY
PERMIT NO. 1479



We are Pleased to Welcome
The Newest Member of LMHF
Town of Lancaster

**In-Person delivery of Wellness and
other documents to the LMHF Office**

Please deposit your documents in the
locked black mailbox next to our building
for secure delivery.

Moving?

To ensure you receive all important
communications, please make sure your
address is correct with your carrier either
**Univera Healthcare and/or Independent
Health, Social Security** and your 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

Thank you

LMHF

Labor-Management Healthcare Fund[®]

90 Anderson Road
Cheektowaga NY 14225
Phone (716) 601-7980
Fax (716) 601-7984

Labor Management
Healthcare Fund
We're on the Web!

Visit us at:

www.LMHF.net
www.lmhfwellness.net
www.StriveToThriveNY.com