

Labor-Management Healthcare Fund

Annual Newsletter

August 2025

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A Note from the LMHF Executive Director...

Dear LMHF Member:

We truly hope your transition to Univera Healthcare has been smooth and seamless. My heartfelt thanks to the entire Univera Healthcare organization as well as Lawley Benefits, Pharmacy Benefit Dimensions and the LMHF staff for their exemplary dedication and continuous efforts with the monumental project of moving our extensive population. While a few unexpected issues arose during the changeover to the new platform, most were resolved quickly and efficiently.

We are currently updating our website and developing a new wellness-specific web page. This will feature a wide range of on-demand resources - including exercise sessions, cooking demonstrations, and seminar recordings for you to enjoy at your convenience. Because we understand that attending events in person can be difficult for many of our members, we aim to make as much content as possible available online to extend the benefits to everyone.

As you may know, *LMHF® Strive to Thrive* has been offered since 2017. Thousands of first responders have attended this retreat and found it to be a valuable resource for managing stress and building resilience in the face of traumatic events. The program has since expanded its focus to include mental health and substance abuse support. Please take a few moments to review the related pages in today's Newsletter to learn more about this important initiative.

We would also like to extend our sincere appreciation to the retiree members for their continued participation in the LMHF wellness programs. Our retiree offerings consistently reach full capacity, and your engagement plays a key role in fostering healthier lifestyles. We regularly receive kind and encouraging feedback about how these programs have positively impacted your lives and those of your families.

We look forward to another year of providing meaningful benefits that support your health and well-being. Enjoy the rest of your summer! Stay safe and well!

Very truly yours,

Vicki Martino



A Note from the Strive to Thrive Executive Director...

The demanding, hazardous, and emotionally exhausting situations encountered daily by first responders significantly impact both our physical and mental well-being. The cumulative stress from these high-pressure environments can lead to fatigue, burnout, and a range of health challenges affecting the ability to perform at our best and enjoy a fulfilling personal and professional life.

Extensive research shows that first responders are at a higher risk of developing mental health conditions such as depression, addiction, post-traumatic stress disorder (PTSD), anxiety, and other related physical and psychological issues.

Recognizing these challenges, we have developed, “**LMHF Strive to Thrive**”, a holistic wellness program dedicated to supporting the health and resilience of first responders and other public employees working in high-stress environments. Our mission is to promote healthier lifestyles, foster emotional resilience, and improve overall well-being through education, support, and practical strategies.

Our program offers a series of interactive classes and workshops designed to equip participants with effective tools for managing stress, building mental resilience, and maintaining physical health. These sessions focus on developing personalized health strategies that can be integrated into daily routines, enabling you to better cope with the demands of your profession. Participants will learn techniques for stress reduction, mindfulness, nutrition, physical activity, and emotional self-care - all tailored to the unique challenges faced by those in high-stress roles.

Our goal is to empower participants to take proactive steps toward maintaining their health, enhancing mental clarity, and fostering a sense of balance and well-being. By participating in “LMHF Strive to Thrive”, you will be part of a supportive community committed to helping you stay resilient, healthy, and capable of serving others effectively. Remember, prioritizing our health is not only essential for our own well-being but also vital for the safety and effectiveness of those we serve.

LMHF Strive to Thrive also offers confidential mental health and substance abuse support to first responders and their families. Funding is available to help pay the costs of counseling and inpatient care at a local facility or out-of-area rehabilitation facility.

If you are ready to take the next steps toward building resiliency with our educational programming or are in need of confidential mental health or addiction services, please contact us at StrivetothriveNY.com or call us at 716-601-7980, extension 200.

Very truly yours,

John W. Greenan

Strive to Thrive 2026 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 with 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 at 4:30 p.m. on Friday. Visit our website at www.StriveToThriveNY.com for more information.

May 20 - 22

June 3 - 5

June 24 - 26

July 8 - 10

July 22 - 24

August 5 - 7

August 26 - 28

September 2 - 4

September 9 - 11

September 23 - 25

October 7 - 9

October 14 - 16

October 21 - 23

November 4 - 6

Attendance Considerations

Please note that individuals may only attend two (2) Strive to Thrive 3-day sessions at Beaver Hollow. 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.Schinzal@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 \(CLICK HERE\)](#)





ATTENTION Retirees!

Mark Your Calendar!



Labor-Management Healthcare Coalition Open Enrollment Period

Monday, October 27 through Friday, November 21, 2025

Changes made during this period will take effect January 1, 2026.

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

Wednesday, November 5, 2025

9:00 a.m. - 3:00 p.m.

Representatives from Univera Healthcare, 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 13.

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
- ❖ Univera Healthcare
- ❖ Pharmacy Benefit Dimensions
- ❖ Independent Health
- ❖ Emblem Health
- ❖ Beaver Hollow Conference Center/Biggest Loser Resort
- ❖ Erie County Senior Services

Location:

**Creekside Banquet Facility
2669 Union Road
Cheektowaga, NY 14227**



Open Enrollment

Attention Active Employees:

Open enrollment period for all LMHF groups:

**Monday, October 27 through
Friday, November 21, 2025**

If you wish to make a change and/or enroll in health insurance coverage effective January 1, 2026, 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.

Attention Univera Healthcare Members

**REMINDER: You have two Separate ID Cards
Vision ID card and a Medical ID card**



When going for a routine eye exam at a participating Davis Vision provider, please make sure to use your **Vision ID** card. Should you have questions, please contact Davis Vision at 1-888-921-1194



Please use your Medical ID card for doctor office visits, lab work, durable medical equipment, and hospital visits.



Right here.
For you.



PBD Member Portal

Your PBD Member Portal provides convenient visibility into your prescription drug benefit as well as a variety of helpful resources, including our Find a Pharmacy, ID cards, claims, and Compare Rx Costs tools.

Visit my.pbdrx.com/login to create your account and login.



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

Attention Univera Healthcare Members

Frequently asked questions for LMHF members

Chances are you have a question or two about your benefits. The good news is, we have probably already been asked and have the answer ready for you. Here are a few of our most frequently asked questions.

What if I have questions?

We provide all participating LMHF employees with a team of health care and customer care professionals who will be able to help you with any health-related questions or concerns. You can contact our care teams by:

1. Calling the LMHF dedicated Customer Care line at **1-855-392-3558**.
2. Visiting **UniveraHealthcare.com/mygroup/LMHF** or log into your online member account at **Member.UniveraHealthcare.com**, to learn more about your health plan.

How do I find an in-network doctor?

Our local network covers 100% of hospitals and 99% of doctors. Visit **UniveraHealthcare.com/FindADoctor** to find a nearby provider that accepts your plan. For help finding a doctor while you're outside of our local 39-county network, click on the Nationwide MultiPlan® Network search tool or email our Concierge Team at ConciergeTeam@Univerahealthcare.com. Having trouble finding a doctor locally? Email UniveraPR@univerahealthcare.com.

Tip: Log into your online account for the most personalized plan results.

Discounts on programs – Our Perks 4U® program offers exclusive discounts on healthy programs, products and services at vendors throughout Western New York.

Connect with a Care Manager using the Wellframe® Mobile App –

The Wellframe mobile app puts health care experts and support at your fingertips. Get answers to questions. Stay on track with your health goals. Our Univera Healthcare team of care managers will be there to help along the way.

Attention Univera Healthcare members

If you haven't done so already and are in a Point of Service (POS) plan, please make sure that you have a primary care physician (PCP) listed on file with Univera Healthcare so that your medical claims are processed efficiently.

Being connected to a Primary Care Physician (PCP) is important for staying healthy and getting the care you need. We care about your health and want to make sure you get the most out of your Univera Healthcare plan.

There are benefits to having a PCP:

- Consistent care from a doctor who knows you and your health history.
- Easier access to routine and preventive care and important screening that can keep you healthy.

PLEASE NOTE: If your PCP is not on file at the time services are rendered, you may be charged a Specialist copay amount instead of a PCP copay.

If you have not yet selected a PCP we can help!

- Visit www.univerahealthcare.com/member or go to the Univera Healthcare mobile app and select Find a Doctor.
- Or, call us at 1-855-392-3558



Right here.
For you.

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 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 to use only*.

YOUR PARTICIPATION IN OUR WELLNESS INCENTIVE PROGRAM IS GREATLY APPRECIATED!

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

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

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.



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.

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 in 2024 and received an HRA card, keep it and the card will be reloaded when you complete your 2025 EAV.

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

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 ®



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

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			2024
1. Contributions:			
	(a) Employer	273,619,692	
	(b) Employee		
	(c) Other (Enrollment Reimbursement)		
	(d) Total Contributions		273,619,692
2. Dividends & Experience Rating Refunds from Insurance Companies			-
3. Investment Income:			
	(a) Interest	1,299,600	
	(b) Dividends		
	(c) Rents		
	(d) Miscellaneous	182	
	(e) Total income from investments		1,299,782
4. Profit on disposal of investments			-
5. Increase by adjustment in asset values investments			-
6. Other Additions: (Itemize)			
	(a) Administrative fees		2,414,769
	(b) Brokers premium, expense reimbursements		584,881
	(c) Total Other Additions		2,999,650
7. Total Additions			<u>\$277,919,124</u>
Changes in Fund Balance (Reserve for Future Benefits)			
Deductions From Fund Balance			
			2024
8. Insurance & Annuity Premiums to Insurance Carriers and to Service Organizations (Including Prepaid Medical Plans)			\$273,619,692
9. Wellness program benefits			801,127
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	\$ 745,318	
	(b) Allowances, Expenses, etc.	-	
	(c) Payroll Taxes	57,890	
	(d) Fees & Commissions	1,085,881	
	(e) Rent	-	
	(f) Insurance Premiums	60,224	
	(g) Fidelity Bond Premiums	-	
	(h) Other Administrative Expenses		
	See schedule of other administrative expenses	626,057	
	(i) Total Administrative Expenses		<u>2,575,370</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>\$276,996,189</u>

Changes in Fund Balances (Reserve for Future Benefits)			
Reconcilement of Fund Balance			
<u>Item</u>			<u>2024</u>
17. Fund balance (reserve for future benefits) at beginning of year			\$ 2,512,263
18. Total additions during year (item 7)		277,919,124	
19. Total deductions during year (item 16)		276,996,189	
20. Total net increase (decrease)			922,935
21. Fund Balance (reserve for future benefits) at end of year (item 14, statement of assets and liabilities)			<u>\$ 3,435,198</u>
			-
Schedule of Other Administrative Expenses			
			<u>2024</u>
1. Employee Benefits			\$ 301,062
2. Copier Expense			7,780
3. Enrollment Expense			63,890
4. Newsletter			9,920
5. Office Supplies and Expenses			143,814
6. Postage			1,574
7. Telephone			10,711
8. Building Expenses			50,372
9. Depreciation			36,934
Total: Line 12(h): Other Administrative Expenses			<u>\$ 626,057</u>
Statement of Assets and Liabilities			
ASSETS			
<u>Item:</u>		<u>2024</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)		3,435,198	
9. Total Liabilities and Reserves		<u>55,999,215</u>	

LMHF

90 Anderson Road
Cheektowaga, NY 14225

PRESORTED
STANDARD MAIL
U.S. POSTAGE
PAID
BUFFALO, NY
PERMIT NO. 2469

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.

Moving?

To ensure you receive all important communications, please make sure your address is correct with **Univera Healthcare and Independent Health**, social security 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

LMHF

Labor-Management Healthcare Fund[®]

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

We're on the Web!

Visit us at:

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