

Labor-Management Healthcare Fund

Annual Newsletter

September 2022

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A Note from the Executive Director...

Dear LMHF Member:

I sincerely hope this newsletter finds you and your family well and that you have thoroughly enjoyed our wonderful Western New York summer!

This has been a very busy year for all of us at LMHF! We are back in full swing with our many wellness activities, events, website classes & seminars, active and retiree retreats, Strive to Thrive program and our recently introduced, “Wellness for Children” program. We hope you are taking advantage of all we have to offer, both online and in person to improve and maintain good health. As always, your well being is our greatest priority and our goal is to help you succeed in all facets of living a healthy lifestyle.

The LMHF office has moved into a new location at 90 Anderson Road in Cheektowaga, only a few blocks from our former office on Broadway. Please make note of the change, especially those of you who send in your LMHF Wellness Incentive Program Part I and Part II documents.

Watch for mailings about our new wellness retreat ideas held at Beaver Hollow/Biggest Loser Niagara. Please feel free to send us your class or seminar suggestions if there’s something you would like offered.

Please stay well and safe!

Vicki Martino

**Attention LMHF members with
health insurance coverage through
Highmark BlueCross BlueShield of WNY**

**New ID cards will be issued to all
subscribers effective January 1, 2023**

Note the following:

- Group number will change
- Identification number will change
- All dependents will receive a new ID card regardless of age
- Although you are used to your ID cards reading BCBS of WNY, they will now be rebranded to say “Highmark”

IMPORTANT:

- Remember to update your insurance information with your providers
- Make sure your address is correct with Highmark so there is no delay in receiving your new member ID card
- Look for communications in your U.S. mail which will provide you with your updated member ID. The letter will provide instructions on how to obtain a virtual ID card from the Highmark member portal and app. Members will need to register their information on the new Highmark website. www.Highmark.com/bcbswny



Attention LMHF members with
prescription coverage through

Pharmacy Benefit Dimensions®
An Independent Health  company

**New ID cards will be issued to all
subscribers effective January 1, 2023**

Note the following:

- Group number will change
- Identification number will change
- You will receive 2 ID cards per mailing (A family with multiple members will get 2 ID cards)

IMPORTANT:

- Remember to update your insurance information with your pharmacy and/or mail order facility.
- Make sure your address is correct with PBD so there is no delay in receiving your new member ID card.



2022 –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 5-7, 2022	June 14-16, 2023	September 13-15, 2023
October 19-21, 2022	June 28-30, 2023	September 27-29, 2023
November 2-4, 2022	July 12-14, 2023	October 4-6, 2023
November 16-18, 2022	July 26-28, 2023	October 11-13, 2023
May 10-12, 2023	August 9-11, 2023	October 25-27, 2023
May 17-19, 2023	August 23-25, 2023	November 1-3, 2023



Also sponsored by:



OPEN ENROLLMENT

Attention Active Employees:

Open enrollment period for all LMHF groups:

Monday, October 17th through

Friday, November 18th, 2022

If you wish to make a change and/or enroll in health insurance coverage effective January 1, 2023, 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 Retirees:

Open enrollment period for all LMHF groups:



Monday, October 17th through

Friday, November 18th, 2022

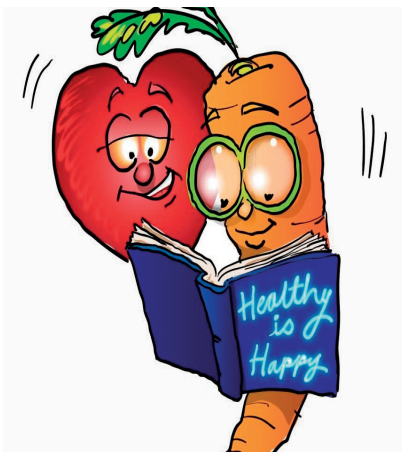
For the safety of our members, there will be no in-person retiree health fair this year at the Fairdale. If you have questions regarding open enrollment, please contact the LMHF office, Highmark BlueCross BlueShield of WNY, Independent Health, Pharmacy Benefit Dimensions or your former employer. Open enrollment packets will be mailed in October with further details and contact information.

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



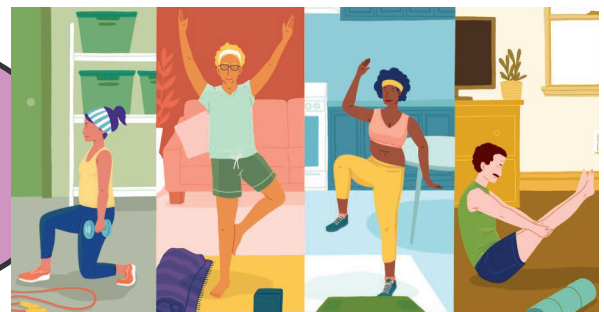
Click on the Virtual Classes tab on the LMHF website to select specific class and webinars to watch.

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 Tammy.Pudlewski@lmhf.net.

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



WE HAVE MOVED!

Labor-Management Healthcare Fund (LMHF)

Effective September 1, 2022, we are located at:
90 Anderson Road, Cheektowaga, NY 14225

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.

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 via U.S. Postal Service.
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!

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

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.

Notice of Patient Protections

Notice to participants of their rights to choose a primary care provider or pediatrician and obtain obstetrical or gynecological care without prior authorization.

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.

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, BCBS of WNY at 1-888-839-5169 or Independent Health at 1-800-665-1502 for Medicare Advantage plans.

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 Medical.

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





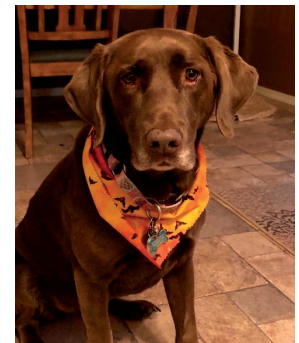
Labor-Management Healthcare Fund®

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. There are strong wellness benefits of owning a pet such as lowering the risk of heart disease, diabetes and relieving depression, you may sleep better, maintain a healthy weight and reduce stress levels. Caring for a pet can bring pleasure and help boost your morale, optimism and sense of self-worth. Pets encourage laughter and exercise which can help boost your immune system and increase energy. For more information on this new activity please check out our website www.LMHF.net under the Wellness Tab.

To receive LMHF Wellness Part II Credit:

- Email a photo of you and your pet(s) involved in a wellness activity for any four (4) consecutive weeks (*one submission per week for four (4) weeks*).
- In the email include: **your name, Highmark BCBS of WNY Member ID #, 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 at www.LMHF.net / Wellness/Wellness with your Pet/LMHF Authorization to Use Name/Likeness



This information can be emailed to: tammy.pudlewski@lmhf.net

or call Tammy at (716)601-7980 x4 for questions

Once all four (4) photos and necessary documents are received and approved, you will be notified and receive one (1) annual LMHF Wellness Part II Credit.

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

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 of WNY 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

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.

LMHF Independent Health Medicare Members 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.

Independent Health’s Medicare Advantage Hearing Aid Coverage

Stay in the conversation through better hearing and enjoy a greater quality of life! Your Independent Health Medicare Advantage hearing aid benefit provides you with high quality hearing aids and local professional care at a fraction of the cost. Many health plans – including original Medicare - don’t offer a hearing aid benefit, leaving you to pay up to \$3,000 or more per hearing aid on the retail market. Our premier Wellness Package has you covered with your hearing aid purchases.

Your Hearing Benefit Includes:

- Hearing Aid Evaluation Exam -\$45 copayment (provided by a network provider).
- Hearing Aids purchased through Start Hearing Benefits.
- 40 batteries per aid (*included with non-rechargeable models*).
- 3 follow-up visits at no cost with an in-network provider for fitting & adjustment of hearing aids.
- A worry-free purchase with a 60-day trial & up to a 3-year warranty.

Hearing Aid Options	Retail Cost	Member Copayment
Starkey Low	\$1,673 (per aid)	\$499 copayment (per aid)
Starkey Select	\$2,338 (per aid)	\$699 copayment (per aid)
Starkey Advanced	\$2,738 (per aid)	\$999 copayment (per aid)
Starkey Premium	\$3,238 (per aid)	\$1,499 copayment (per aid)
Starkey Cognitive	\$3,498 (per aid)	\$2,799 copayment (per aid)

Starkey Hearing Technologies is the only major hearing aid manufacturer that is American owned & operated

How it Works –To Get Hearing Aids:

1. You must use a provider in the Start Hearing network.
2. To locate a participating Start Hearing audiologist near you, please contact a RedShirt or visit www.independenthealth.com/Medicare and go to our “Find a Provider” page.
3. If hearing loss is discovered, your audiologist will help you choose the right hearing aids and order them through Start Hearing.
4. When the hearing aids arrive, you’ll return to have them fitted and programmed by your audiologist.



Retirees with health coverage through Independent Health

Telemedicine Benefit from Teladoc

When you need care after hours, can't reach your primary care physician or are traveling, our telemedicine benefit is always ready for you. For a low copay, speak by phone with a doctor anytime, anywhere, for common medical issues, such as cold and flu symptoms, bronchitis, allergies, pink eye, sinus problems and more. Provided through Teledoc, Independent's Health's telemedicine benefit is another added value of our Premier Wellness Package.

Your Telemedicine Benefit Includes:

- Availability 24 hours per day, 7 days a week, year-round.
- Trusted support from a board –certified, U.S. doctor licensed in the state you are calling from.
- Teledoc available outside of the U.S. via smartphone or tablet app, including cruise ships.
- Quick response, within minutes (during peak season average wait time can increase).
- Medications may be prescribed by the doctor if necessary for short-term antibiotics, antihistamines, anti-bacterial agents, etc.

How it works:

Create an account by calling **1-800-835-2362** (TTY: 1-800-877-8973) or by visiting www.teladoc.com/IH. Then enter the required information, including your medical history, contact information for your primary care physician and your preferred pharmacy. When you request a consult, the doctor will review your medical profile before contacting you to discuss your health concerns. If necessary, the doctor may prescribe medication for your diagnosis. Prescriptions can be sent to your preferred pharmacy. We recommend that you allow a record of your consultation to be sent to your primary care physician, with whom you may be advised to see for follow-up care.



Upcoming Retreats in 2023

“For Veterans Only”

“Pain Management & Revery Techniques”

“Living for a Purpose / Suicide Prevention”

New to LMHF Wellness

LMHF Wellness for Children

Beginning September 1, 2022, through August 31, 2023, 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.

<u>Beginning Date of Class</u>	<u>Class Period</u>	<u>Entry Form Due Date</u>
Group 2	Dec 2022 – Feb 2023	October 15, 2022
Group 3	March 2023 – May 2023	January 15, 2023
Group 4	June 2023 – Aug 2023	April 15, 2023

If interested, check out our website at www.LMHF.net for more information. Located on the Wellness tab/Children’s Wellness

Changes in Fund Balances (Reserve for Future Benefits)			
Additions to Fund Balance			
Item			2021
1. Contributions:			
	(a) Employer	238,905,631	
	(b) Employee		
	(c) Other (Enrollment Reimbursement)		
	(d) Total Contributions		238,905,631
2. Dividends & Experience Rating Refunds from Insurance Companies			-
3. Investment Income:			
	(a) Interest	1,486	
	(b) Dividends		
	(c) Rents		
	(d) Miscellaneous		
	(e) Total income from investments		1,486
4. Profit on disposal of investments			-
5. Increase by adjustment in asset values investments			-
6. Other Additions: (Itemize)			
	(a) Administrative fees		2,043,462
	(b) Brokers premium, expense reimbursements		672,171
	(c) Total Other Additions		2,715,633
7. Total Additions			<u>\$241,622,750</u>
Changes in Fund Balance (Reserve for Future Benefits)			
Deductions From Fund Balance			
			2021
8. Insurance & Annuity Premiums to Insurance Carriers and to Service Organizations (Including Prepaid Medical Plans)			\$238,905,631
9. Wellness program benefits			672,171
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	\$ 599,167	
	(b) Allowances, Expenses, etc.	-	
	(c) Payroll Taxes	45,289	
	(d) Fees & Commissions	980,716	
	(e) Rent	86,213	
	(f) Insurance Premiums	43,381	
	(g) Fidelity Bond Premiums	-	
	(h) Other Administrative Expenses		
	See schedule of other administrative expenses	437,285	
	(i) Total Administrative Expenses		<u>2,192,051</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>\$241,769,853</u>

Changes in Fund Balances (Reserve for Future Benefits)		
Reconciliation of Fund Balance		
<u>Item</u>		<u>2021</u>
17. Fund balance (reserve for future benefits) at beginning of year		\$ 2,824,775
18. Total additions during year (item 7)	241,622,750	
19. Total deductions during year (item 16)	241,769,853	
20. Total net increase (decrease)		(147,103)
21. Fund Balance (reserve for future benefits) at end of year (item 14, statement of assets and liabilities)		<u>\$ 2,677,672</u>
		-
Schedule of Other Administrative Expenses		
		<u>2021</u>
1. Employee Benefits		\$ 224,427
2. Copier Expense		6,530
3. Enrollment Expense		18,096
4. Newsletter		24,281
5. Office Supplies and Expenses		109,793
6. Postage		19,844
7. Telephone		10,549
8. Depreciation		23,765
Total: Line 12(h): Other Administrative Expenses		<u>\$ 437,285</u>
Statement of Assets and Liabilities		
ASSETS		
<u>Item:</u>		<u>2021</u>
1. Cash		25,183,781
2. Receivables:		
	(a) Contributions	
	(1) Employer	7,938,839
	(2) Other Administrative Fees	-
3. Other Assets:		
	(a) Prepaid Expenses and Security Deposits	13,560
	(b) Office Equipment	691,120
	(c) Less Accumulated Depreciation	(204,725)
4. Total Assets		<u>33,622,575</u>
LIABILITIES		
5. Unpaid Claims (Not Covered by Insurance)		2,428,368
6. Accounts Payable		6,963,846
7. Other Liabilities – Funds held for others		21,552,689
8. Reserve for Future Benefits (Fund Balance)		2,677,672
9. Total Liabilities and Reserves		<u>33,622,575</u>

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