

# Labor-Management Healthcare Fund

Annual Newsletter

August 2024

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## *A Note from the Executive Director...*

Dear LMHF Member:

By now, you have probably heard that LMHF has entered into an agreement with Univera Healthcare to provide health insurance coverage effective January 1, 2025, for our active employees and pre-Medicare retirees. This change does not affect members enrolled in Medicare plans with Independent Health. You will soon receive at your residence, a welcome booklet from Univera Healthcare. Please take time to review it, as it contains very important information with regard to your benefits. Your plan is **NOT** changing. As a reminder, LMHF continues to diligently safeguard your benefits as it has for over two decades. Univera will match all current benefits including the name of your plan. Please carefully review the contents of this Newsletter; it provides additional information that may be important to you.

Similar to last year, our wellness packet announcing next year's activities and retreat offerings will be sent out in February 2025.

It is very important that Highmark has your correct mailing address **no later than October 1, 2024**. When the transition takes place, the address Highmark has for you will transfer to Univera Healthcare. If your address is incorrect, you will not receive open enrollment information, Univera mailings, insurance I.D. cards, and/or wellness packets.

Please consider making 2025 a wellness-focused year and attend a LMHF-sponsored retreat, cooking demo, exercise class or wellness seminar.

Wishing you and your loved ones good health.

Sincerely,

*Vicki Martino*



# ATTENTION Retirees!

## Mark Your Calendar!



### Labor-Management Healthcare Coalition Open Enrollment Period

Monday, October 21 through Friday, November 22, 2024.

Changes made during this period will take effect January 1, 2025

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

## Wednesday, October 30, 2024

### 8:00 a.m - 4:00 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](http://WIVB.com)) for closing information. The rescheduled date will be November 6.

*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)
- ❖ Univera Healthcare
- ❖ Pharmacy Benefit Dimensions
- ❖ Independent Health
- ❖ Biggest Loser Niagara 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 21 through  
Friday, November 22, 2024**

If you wish to make a change and/or enroll in health insurance coverage effective January 1, 2025, 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.



## 2024 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](http://www.strivetothriveny.com)

**If interested, contact:**

[Matthew.Schinzal@LMHF.net](mailto:Matthew.Schinzal@LMHF.net) or

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

October 9-11, 2024

October 16-18, 2024

October 23-25, 2024

November 6-8, 2024

Also sponsored by:



# Attention LMHF Members

## with medical coverage through Highmark BCBS WNY

# Please Read

The Labor-Management Healthcare Fund (LMHF) is pleased to announce our new partnership with **Univera Healthcare**. Effective **January 1, 2025** Univera Healthcare will begin to process your medical claims and PBD will continue to administer your prescription coverage. Univera Healthcare has dedicated resources available to support you and your family members prior to that transition which includes:

- Dedicated LMHF Concierge Team and care management team, a highly trained team of professionals ready to support your transition of care, help maximize your benefits and answer questions.

- Integrated, coordinated support, from medically trained experts to help you and your family get the care you need, when you need it.

- Support from a team of local experts, digital tools, and coordinated wellbeing programs to help you stay healthy.

New ID cards will be issued from Univera Healthcare for medical coverage and from Pharmacy Benefit Dimensions (PBD) for prescription coverage so please make sure your address is correct with Highmark. The vision discount provider is Davis Vision and you will be receiving separate ID cards.

You will be receiving your WELCOME BOOKLET and then your ID cards in the mail very soon so please **DO NOT THROW IT AWAY**



Right here.  
For you.

[www.univerahealthcare.com](http://www.univerahealthcare.com)

# Welcome



**Lewiston-Porter Central School District**  
One Purpose. Your Pathway. Our Promise.

*to the*

**LMHF**

Labor-Management Healthcare Fund<sup>®</sup>

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Winners of the:

*Step into Wellness*  
*A walking program by LMHF*

**Congratulations to:**

**Jennifer Kibler - East Aurora Schools**

**Cheryl Vargo - County of Erie**

**Steven Sek - City of Dunkirk**

## *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 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! Faxes/Scans **not accepted**.

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](http://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

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*

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## **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.

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#### 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](http://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			2023
1. Contributions:			
	(a) Employer	260,095,749	
	(b) Employee		
	(c) Other (Enrollment Reimbursement)		
	(d) Total Contributions		260,095,749
2. Dividends & Experience Rating Refunds from Insurance Companies			-
3. Investment Income:			
	(a) Interest	395,607	
	(b) Dividends		
	(c) Rents		
	(d) Miscellaneous		
	(e) Total income from investments		395,607
4. Profit on disposal of investments			-
5. Increase by adjustment in asset values investments			-
6. Other Additions: (Itemize)			
	(a) Administrative fees		2,110,407
	(b) Brokers premium, expense reimbursements		985,646
	(c) Total Other Additions		3,096,053
7. Total Additions			<u>\$263,587,409</u>
Changes in Fund Balance (Reserve for Future Benefits)			
Deductions From Fund Balance			
			2023
8. Insurance & Annuity Premiums to Insurance Carriers and to Service Organizations (Including Prepaid Medical Plans)			\$260,095,749
9. Wellness program benefits			985,646
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	\$ 737,908	
	(b) Allowances, Expenses, etc.	-	
	(c) Payroll Taxes	56,876	
	(d) Fees & Commissions	845,357	
	(e) Rent	-	
	(f) Insurance Premiums	54,051	
	(g) Fidelity Bond Premiums	-	
	(h) Other Administrative Expenses		
	See schedule of other administrative expenses	606,854	
	(i) Total Administrative Expenses		<u>2,301,046</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>\$263,382,441</u>



Changes in Fund Balances (Reserve for Future Benefits)			
Reconcilement of Fund Balance			
<u>Item</u>			<u>2023</u>
17. Fund balance (reserve for future benefits) at beginning of year			\$ 2,307,295
18. Total additions during year (item 7)		263,587,409	
19. Total deductions during year (item 16)		263,382,441	
20. Total net increase (decrease)			204,968
21. Fund Balance (reserve for future benefits) at end of year (item 14, statement of assets and liabilities)			<u>\$ 2,512,263</u>
			-
Schedule of Other Administrative Expenses			
			<u>2023</u>
1. Employee Benefits			\$ 293,880
2. Copier Expense			7,835
3. Enrollment Expense			55,564
4. Newsletter			10,975
5. Office Supplies and Expenses			143,072
6. Postage			3,125
7. Telephone			9,771
8. Building Expenses			45,151
9. Depreciation			37,481
Total: Line 12(h): Other Administrative Expenses			<u>\$ 606,854</u>
Statement of Assets and Liabilities			
ASSETS			
<u>Item:</u>		<u>2023</u>	
1. Cash		33,914,753	
2. Receivables:			
	(a) Contributions		
	(1) Employer	11,356,086	
	(2) Other Administrative Fees	-	
3. Other Assets:			
	(a) Prepaid Expenses and Security Deposits	19,219	
	(b) Office Equipment	656,960	
	(c) Less Accumulated Depreciation	(179,312)	
4. Total Assets		<u>45,767,706</u>	
LIABILITIES			
5. Unpaid Claims (Not Covered by Insurance)		2,808,246	
6. Accounts Payable		9,267,367	
7. Other Liabilities – Funds held for others		31,179,830	
8. Reserve for Future Benefits (Fund Balance)		2,512,263	
9. Total Liabilities and Reserves		<u>45,767,706</u>	

**LMHF**  
90 Anderson Road  
Cheektowaga, NY 14225

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# LMHF

Labor-Management Healthcare Fund<sup>®</sup>

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

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We're on the Web!

*Visit us at:*

[www.LMHF.net](http://www.LMHF.net)  
[www.lmhfwellness.net](http://www.lmhfwellness.net)