

Labor-Management Healthcare Fund

Annual Newsletter

September 2021

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A Note from the Executive Director...

Dear LMHF Member:

While navigating through the pandemic, we have made every effort to offer as many wellness opportunities as possible while keeping our members safe. We hope that you have been able to benefit from the many video recordings added to our website over the past 18 months. Although the number of retreats were limited during 2021, our plan for 2022 is to offer a comprehensive retreat schedule. As you know, your health and safety are our number one priority. New York State guidelines related to COVID-19 will be followed at all retreats. Our retreat host, Beaver Hollow Conference Center, has made the necessary adjustments on their grounds to comply with the guidelines, ensuring the safety of their guests. During the month of December, be sure to watch your mailboxes for information regarding our 2022 wellness offerings.

The LMHF Strive to Thrive program, designed primarily for first responders, continues to be great success! Please encourage your first responder family members and friends to enroll in this three-day, two-night program. It is very helpful in reducing and managing stress – especially during these difficult days. Strive to Thrive is available to first responders in our community. Applicants are not required to be LMHF members. www.strivetothrive.com

In keeping with past practice, members will receive residential mailings from the LMHF office regarding open enrollment specific to benefits offered by your employer; or past employer if you are a retiree. Please feel free to call our office if you need assistance.

Due to the change from BlueCross BlueShield of WNY to Highmark, you will receive new identification cards at the end of 2021 to be used effective January 2022.

Together with Wegmans, LMHF is offering multiple flu vaccination clinics. See the insert and/or contact your employer for specific dates and times that Wegmans will be at your employer sites.

Best wishes for a healthy 2022!

Sincerely,

Vicki Martino

BlueCross BlueShield of WNY has become Highmark BlueCross BlueShield of WNY

We'll maintain our local headquarters and strong community presence right here in Western New York. Our affiliation will not impact your health plan coverage, benefits, or your trusted BCBS customer service contacts.

New ID cards will be issued and effective January 1, 2022.

ID cards will now be issued to subscribers and all dependents 18 years of age and older

ID cards will now include the following information:

- Primary, Specialist, Urgent Care, and Emergency Room Copay/Coinsurance
- In-network and Out-of-network deductible amounts
- In-network and Out-of-network Out-of-pocket Maximum Limitations
- The phrase "Fully Insured"





2021 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.

If interested, your supervisor should contact:

Vicki Martino at Vicki.Martino@LMHF.net

Cindy Meagher at Cindy.Meagher@LMHF.net

Or call (716) 574-4580

Remaining for 2021:

September 1-3	October 6-8
September 15-17	October 20-22



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/or webinars to watch.

Active Members:
For credits towards LMHF Wellness Incentive Part II, please email Meah Vicario at Meah.Vicario@lmhf.net.



“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. While we are social distancing and spending more time at home, our pets have become a way to for us to maintain good mental health. 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. This is a great way to focus on something positive during these difficult days.



Special thanks to our Videographer, Terry!

OPEN ENROLLMENT

Attention Active Employees:

Open enrollment period for all LMHF groups:

Monday, October 11th through

Friday, November 19th, 2021

If you wish to make a change and/or enroll in health coverage effective January 1, 2022, 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 11th through

Friday, November 19th, 2021



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.

LMHF Wellness Incentive Program

Part I & Part II Instructions

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

Wellness Incentive Program - 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. Upon completion and LMHF verified, participant will receive a \$50.00 HRA debit card.

1. Retrieve a LMHF "Wellness" packet. All required forms are included in the packet.
2. Applicant is required to receive an Annual Physical provided by his/her Primary Care Physician.
3. Applicant must complete the "Employee Verification" section. Applicant's physician must complete "Annual Physical Verification" section. Must receive physical the same year in which member is applying 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 either in person or via U.S. Postal Service (*Self-addressed envelopes are provided in packets*).
5. A debit card will be delivered to their residence via U.S. Postal Service. Please allow three to four weeks for delivery following LMHF's receipt of documentation.

Wellness Incentive Program - 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.

1. Participate in twelve (12) approved wellness activities.
2. Complete the Wellness Activity Redemption form.
3. Healthcare provider must complete and sign the Preventative Screening Verification form(s) (if applicable). Must receive screenings the same year in which member is applying and be an active LMHF member at the time of his/her screening(s).
4. Submit the Wellness Activity Redemption Form and Preventative Screening Verification form(s), vaccination certification (if applicable) to the LMHF office either in person or via U.S. Postal Service.
5. If Part II is fulfilled prior to Part I, documentation will be accepted and kept on file at LMHF. Participant 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 and must contain original signatures! Faxes and/or scans are Not Accepted

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 become 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.



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

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

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

To receive LMHF Wellness Part II Credit all you have to do is email a photo of you and your pet(s) involved in a wellness activity for any four (4) consecutive weeks (*one submission per week for four (4) weeks*). In the email include: **your name, BC/BS 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 and Instagram page as these members above have done.

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

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

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

Take a look at some LMHF members who participated this year.



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**

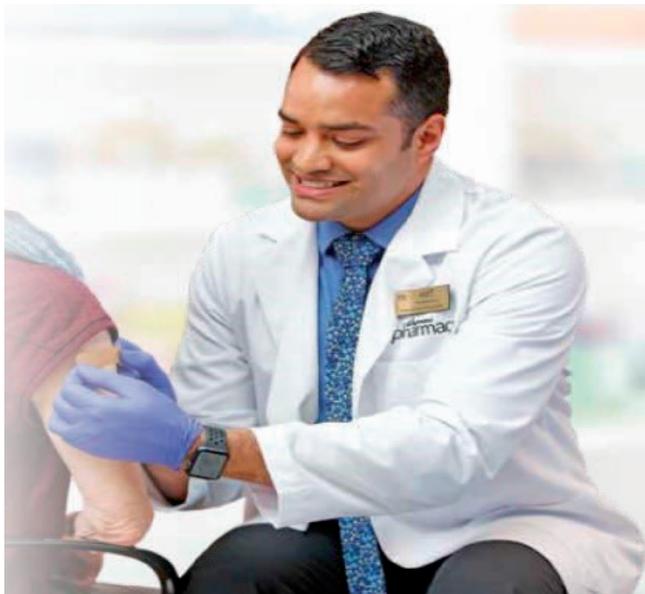
Sheridan Dr: 5275 Sheridan Dr, Williamsville, New York 14221 **(716) 633-1781**

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 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 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.

Retirees with health coverage through Independent Health

BE PROACTIVE. LIVE HEALTHY. GET REWARDED.

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 provider. Together, you'll develop a plan to help maintain or improve health.

Get Rewarded with Senior Savings
LMHF Retirees: Take charge of your health.
Complete your EAV and get a \$30 HRA card.

HOW IT WORKS

- **Schedule an appointment with your doctor.** Tell your doctor's office that the visit is for your *Enhanced Annual Wellness Exam*. There is no copayment for this visit.
- **Complete your Health Risk Assessment provided by your doctor.** 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 prescriptions drugs, dental and vision services, and more. Please note: This is an annual reward. If you completed your EAV in a previous year and received an HRA card, keep it and the card will be reloaded when you complete your next year's 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 Users: 1-800-432-1110)

October 1–February 14: Monday–Sunday, 8 a.m.–8 p.m.

February 15–September 30: Monday–Friday, 8 a.m.—8 p.m.

LMHF

Labor-Management Healthcare Fund®

Independent
Health.

***Attention ***

LMHF Independent Health Medicare Members



SilverSneakers® Offers Helpful Ways to Keep You Active! Such As:

- Live virtual classes, and workshops throughout the week
- Mobil app with adjustable workout plans and more!
- Walking groups, and workshops near you
- Many participating fitness locations nationwide with various amenities
- Ability to enroll at multiple locations at any time
- Classes designed for all levels and taught by instructors in senior fitness

Visit www.SilverSneakers.com

The health and wellness of our members
is very important to us at LMHF.

The SilverSneakers® program introduces an easier approach to staying

*Always consult with your physician
before starting or changing your exercise plan.*

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 American 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 Basic	\$1,673 (per aid)	\$499 copayment (per aid)
Starkey Standard	\$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 American Hearing Benefits network.
2. To locate a participating 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 American Hearing Benefits.
4. When the hearing aids arrive, you'll return to have them fitted and programmed by your audiologist.



Attention BCBS of WNY Members

Stay Connected to Your Care Team

Life moves fast. Don't put taking care of yourself last on your to-do list! As part of BlueCross BlueShield of Western New York's care management program, you have access to **Wellframe**, a tool that makes keeping in touch with your care team easier than ever.

The Convenience of a mobile app

Wellframe connects you directly to a health professional who will work with you to set and meet personalized health goals - on your own terms. There is no cost for the app or service. Once you download the app to our smartphone or tablet, you'll connect with a nurse, care manager, or health coach who will begin assessing your daily progress toward your goals. Use *Wellframe* to message your care team directly and read educational materials about health topic that interests you. Whether you just left the hospital, want to better control your diabetes, or are working with a health coach to lose weight or lower stress, BCBS and *Wellframe* are here to help you stay on track.

Getting started is easy

Visit the App Store, Google Play, or wellframe.com/download and select *Create New Account* to install the Wellframe app. You will need to enter your member ID (found on your member ID card) and **access code, bcbswny**, when prompted.

Once you sign up, you'll have access to:

- A personal daily health checklist of ways to meet your wellness goals
- Customized notifications for your **medications**, doctor appointments, or other daily tasks
- Your personal dashboard showing how many steps you've walked, what **medications** you've taken today, and what day of the program you're on.
- A direct chat with your health coach or care manager for you to ask questions, get advice, or just touch base
- A library of articles, pictures, and videos to learn about different health topics

If you have questions, want to see if you're eligible, or need an access code, call BCBS Customer Service team at the number on the back of your member ID card.

Retirees with health coverage through Independent Health

INDEPENDENT HEALTH'S TELEMEDICINE BENEFIT

When you are traveling, need care after hours or can't reach your primary care physician, our telemedicine benefit provided through Teladoc® gets you the care you need for a low copay. Speak by phone or video to a U.S. doctor anytime, anywhere, for common medical issues, such as cold and flu symptoms, bronchitis, allergies, dermatology, pink eye, sinus problems and more - now including behavioral and mental health.

HOW IT WORKS

- 1. Create an account** - Visit teladoc.com/IH and enter the required information to set up an account. You will need to include your medical history before you can request a consult. It is also a good idea to include the contact information for your primary care physician and preferred pharmacy.
- 2. Request a consult**- Consultations can be requested 24/7 by calling **1-800-Teladoc**— with an average callback time of 10 minutes. Consultations can also be requested through your online account or the Teladoc mobile app.
- 3. Talk with a doctor** - A board-certified doctor licensed in the state in which you are calling will review your medical profile before contacting you to discuss your health concerns.
- 4. Resolve your issue** - If necessary, the doctor may prescribe medication for your diagnosis. Prescriptions for short-term antibiotics, antihistamines or anti-bacterial agents can be sent to your preferred pharmacy. Nearly all of the drugs prescribed are generics.
- 5. Pay for service** - Based on the billing information you provided with your account, you will be charged a copay according to your plan benefits.
- 6. Coordinate your care** - With your permission, a record of your consultation can be sent to your primary care physician, with whom you may be advised to see for follow-up care.

Using our telemedicine benefit is an easy way for you to feel better, faster, and is another way we can help you get and stay healthy.

QUESTIONS ABOUT TELADOC?

Call 1-800-Teladoc (835-2362);
TTY users call 1-855-636-1578.



Changes in Fund Balances (Reserve for Future Benefits)		
Additions to Fund Balance		
Item		2020
1. Contributions:		
	(a) Employer	224,833,753
	(b) Employee	
	(c) Other (Enrollment Reimbursement)	
	(d) Total Contributions	224,833,753
2. Dividends & Experience Rating Refunds from Insurance Companies		-
3. Investment Income:		
	(a) Interest	6,790
	(b) Dividends	
	(c) Rents	
	(d) Miscellaneous	
	(e) Total income from investments	6,790
4. Profit on disposal of investments		-
5. Increase by adjustment in asset values investments		-
6. Other Additions: (Itemize)		
	(a) Administrative fees	1,846,617
	(b) Brokers premium, expense reimbursements	653,109
	(c) Total Other Additions	2,499,726
7. Total Additions		<u>\$227,340,269</u>
Changes in Fund Balance (Reserve for Future Benefits)		
Deductions From Fund Balance		
		2020
8. Insurance & Annuity Premiums to Insurance Carriers and to Service Organizations (Including Prepaid Medical Plans)		\$224,833,753
9. Wellness program benefits		653,109
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	\$ 618,710
	(b) Allowances, Expenses, etc.	-
	(c) Payroll Taxes	44,542
	(d) Fees & Commissions	996,408
	(e) Rent	94,050
	(f) Insurance Premiums	31,006
	(g) Fidelity Bond Premiums	-
	(h) Other Administrative Expenses	
	See schedule of other administrative expenses	397,221
	(i) Total Administrative Expenses	<u>2,181,937</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>\$227,668,799</u>

Changes in Fund Balances (Reserve for Future Benefits)			
Reconciliation of Fund Balance			
<u>Item</u>			<u>2020</u>
17. Fund balance (reserve for future benefits) at beginning of year			\$ 3,153,305
18. Total additions during year (item 7)		227,340,269	
19. Total deductions during year (item 16)		227,668,799	
20. Total net increase (decrease)			(328,530)
21. Fund Balance (reserve for future benefits) at end of year (item 14, statement of assets and liabilities)			<u>\$ 2,824,775</u>
			-
Schedule of Other Administrative Expenses			
			<u>2020</u>
1. Employee Benefits			\$ 207,006
2. Copier Expense			12,628
3. Enrollment Expense			15,779
4. Newsletter			10,708
5. Office Supplies and Expenses			89,972
6. Postage			26,066
7. Telephone			13,319
8. Depreciation			21,743
Total: Line 12(h): Other Administrative Expenses			<u>\$ 397,221</u>
Statement of Assets and Liabilities			
ASSETS			
<u>Item:</u>			<u>2020</u>
1. Cash			19,773,175
2. Receivables:			
	(a) Contributions		
	(1) Employer		8,840,037
	(2) Other Administrative Fees		-
3. Other Assets:			
	(a) Prepaid Expenses and Security Deposits		35,869
	(b) Office Equipment		242,755
	(c) Less Accumulated Depreciation		(180,960)
4. Total Assets			<u>28,710,876</u>
LIABILITIES			
5. Unpaid Claims (Not Covered by Insurance)			2,267,028
6. Accounts Payable			4,451,722
7. Other Liabilities – Funds held for others			19,167,351
8. Reserve for Future Benefits (Fund Balance)			2,824,775
9. Total Liabilities and Reserves			<u>28,710,876</u>

LMHF
3786 Broadway Street
Cheektowaga, NY 14227

PRESORT STD
US POSTAGE
PAID
PERMIT #2469
BUFFALO NY



Birth of Newborn?

Please contact your employer to add your newborn to your Insurance coverage within 30 days from date of birth.



Moving?

Please change your address with your health insurance provider, CMS and employer. If you will be away during 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[®]

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We're on the Web!

Visit us at:

www.LMHF.net