



LAW ENFORCEMENT HEALTH BENEFITS

2233 Spring Garden Street

Philadelphia, PA 19130

(215) 763-8290

WWW.LEHB.ORG

July 2014



Your medical benefits have been protected!

Thomas J. Lamb
LEHB Administrator

The 2014 contract award mandates your medical benefits will not be changed for the duration of the new contract. We must acknowledge the leadership of FOP President, John McNesby. He was adamant and unwavering on his position that "Our medical benefits are untouchable and should never be affected by City contract demands."

President McNesby was under tremendous pressure but was steadfast with his instructions to our renowned FOP arbitrator, Mr. Thomas Jennings, "No changes to officers' medical benefits."

You are aware, the City proposed:

- o 5% payroll contribution to offset medical costs
- o Coinsurance where the member would be financially responsible for 10% of the cost up to \$4,000 a year per family
- o \$200 emergency room visit
- o Annual deductibles (paid by Officer) \$200 for a single, \$400 for a family
- o Higher co-pays across the board

FOP President McNesby, Tom Lamb, Jack Gaittens and LEHB Chairman, Gary Cardamone, cannot express enough thanks to Officers who attended the medical presentation. Over 750 Police Officers and family members, some with infant children, made a lasting impression on the neutral arbitrator and sent a clear message "Medical benefits are important since they affect our family".

By your continued participation in LEHB programs designed to ensure your quality of care in addition to cost containment, you protected your benefits for the duration of this contract!

FOP President, John McNesby, was firm and unshakable in his commitment to protecting you and your family's medical benefits!



Your help made the difference!

John J. Gaittens
Assistant Administrator

Since the release of the last Act 111 Award, our

members have been participating in our programs and initiatives keeping medical and prescription costs down. By showing up for the presentation in such a large group (over 750) you sent a message of solidarity to the Neutral Arbitrator, and he heard you!

The FOP, under the leadership of President John McNesby, delivered another great contract! At a time when Unions Nationwide are making financial concessions, having wages reduced, having employers reach into members pockets to take more money for pension and medical benefits contributions, this administration held firm. Not only did the City fail to take \$5,800 from each of our families, but this award also provides for a salary increase in each year and leaves our medical benefits unscathed and remaining the best coverage for any City employee.

The FOP and LEHB's long term strategy is "we start preparing for the next contract the day after we testify for the last." Our mission remains the same now as it has for the past quarter century, "provide the highest quality health benefits at the lowest possible costs."

We can only do that with the help and cooperation of our members. We are constantly developing new auditing tools and designing new programs to help our members improve their health, to assist in managing whatever condition they may have and to save money. Ultimately, the money we save through our Cost Containment programs pays to maintain your benefits.

Throughout the next year, we will be reaching out to you, encouraging you and your family members to engage in our programs and/or take advantage of the many LEHB resources and incentives.

By working together, our next presentation to the Arbitration Panel will demonstrate it is not necessary for the City to take money out of our member's pockets, as they proposed, to encourage you to become involved in your health care.



It's all about the money!

Gary Cardamone
Chairman

The 750 LEHB members and their families who attended the medical contract presentation were made aware the medical monthly contribution required to maintain the current level of health benefits for our members, was less in Fiscal Year 2013 than what was required five years ago!

In 2008, the monthly contribution to maintain you and your family's level of benefits was \$1,303. In 2013, the monthly contribution was reduced by 6.6% to \$1,217 per contract per month.

That is unheard of in today's medical world and was accomplished solely by members who value and are involved in their medical coverage!

This reduction in medical costs, with a minimal change in benefits, must be directly attributed to you - the members. Your involvement in our wellness programs, our cost-containment programs and our member education programs resulted in lowering medical costs, not medical benefits.

FOP President, John McNesby was unbending on his stance of "No change to your medical benefits". Being a Philadelphia Police Officer dealing with situations and circumstances we deal with protecting the citizens of Philadelphia every day, intensifies the need to protect our family with the highest level of benefits with minimal financial exposure to the officer.

I myself, as the LEHB Chairman of the Board, and all of the LEHB Directors greatly appreciate your continued support and involvement allowing us to accomplish our mission:

- ◆ **Highest level of benefits for our members with minimal financial exposure**
- ◆ **At the lowest possible cost to the taxpayers of Philadelphia**

The battle never ends! We are now preparing for the next contract and will again require your assistance and involvement.

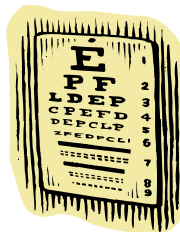
Friendly Reminder!

Time for Your Annual FREE Eye Exam! Annual Eye Exam May Detect Signs of:

- Multiple Sclerosis
- Rheumatoid Arthritis
- Diabetes
- High Cholesterol
- High Blood Pressure
- Crohn's Disease

Do you need glasses?

Provider must supply a selection of 100 frames and single vision lenses at no cost to you.



Please Refer to LEHB
Participating Eye Doctors at www.lehb.org
If you have any questions call LEHB
215-763-8290

\$100.00 Lottery

LEHB will select 25 members to win \$100

- ◆ Make LEHB aware of your business, City and/or personal email address by emailing us at LEHB@Q&A.org please provide your payroll.



NO personal health information will be forwarded via email.

The LEHB computer will automatically make member and spouse eligible to win \$100.



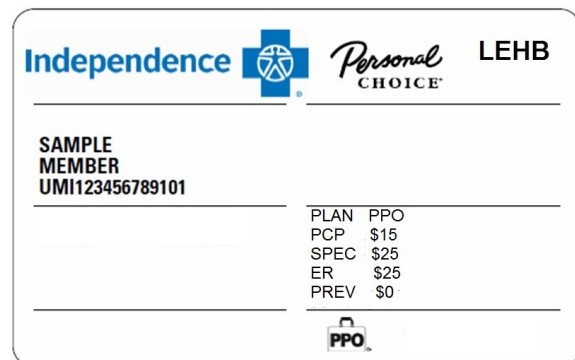
Thank you for your continued support and participation in this program.
Any questions or concerns please call LEHB at 215-763-8290

IMPORTANT NOTICE

Your Responsibility: Your Responsibility:

Did every family member receive a new card?

Notify your doctor's office so they can update their computer to ensure bills are paid.



You should receive your new ID cards by July 1, 2014
Every family member will receive a new card
Contact your doctor immediately with your updated information to avoid bills not being paid

Attention LEHB Members

You are responsible for removing your divorced spouse from our coverage or you will become financially responsible for all medical and prescription claims your spouse used.

Recently, an LEHB member was divorced and his attorney advised him not to tell anyone because his spouse's attorney requested he pay her COBRA payments at a cost of \$500.00 a month for the next three years.

Big mistake! Bad advice!

The member never realized he was fraudulently spending LEHB member's money by providing medical and prescription coverage for an ineligible member.

Later, he wanted to add a new spouse on to LEHB's policy. When we asked what happened to the spouse of record, he said he has been divorced for four years and forgot to remove her.

This officer now has two choices:

- **Reimburse LEHB members for all his ex-spouse's medical and prescription claims for the last four years.**
- **Face prosecution for fraudulent activity.**

Please remove your spouse when your divorce is finalized by contacting LEHB and sending us a copy of your Final Divorce Decree.

Three (3) Ways to Lose Weight!

LEHB Three (3) Weight Loss Programs

- **Program #1 Biggest Winner Weight Loss**
 - Limited to Twelve (12) Members
 - 3 Relaxed –Low Impact Weekly Sessions
 - 2 Fitness Professionals at Each Session to Help You
 - Private Gym Sessions
 - FREE Dietician Visits
 - Reinforce Weight Loss Goals with Dr. Paul DiKun
- **Program #2 12 Weeks to a Healthier You**
 - 12 Week Gym Membership
 - Group Trainer
 - Fitness Classes
 - FREE Dietician Visits
 - Reinforce Weight Loss Goals with Dr. Paul DiKun
- **Program #3 Weekly Weight Management Program**
 - Weekly Meeting Program with Dietician for 12 Weeks
 - FREE Personal Dietician Visits
 - Weekly Weigh In
 - Reinforce Weight Loss Goals with Dr. Paul DiKun
 - LEHB Neighborhood Walking Club



**YOU WILL BE ENTERED IN THE
LEHB LOTTERY FOR A
CHANCE TO WIN \$100.00**

For More Information Call LEHB at 215-763-8290
Ask for Kelley ext. 242, Ali ext. 262, Kate ext. 217 or Phyllis ext. 220



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