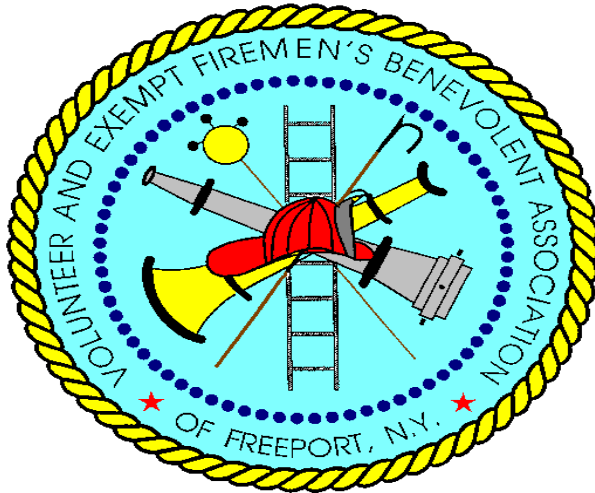


# THE BENEVOLENT BULLETIN - SPRING 2019

## BOARD OF TRUSTEES

DAVID BAER  
President

KEVIN NOLL  
Vice President



MICHAEL SMITH  
Treasurer

TIMOTHY JONES  
Trustee

THOMAS RAYNOR  
Secretary

DONALD SMITH  
Ex-Officio

### Benevolent Board of Trustees Elections

The elections for the five offices of your Association will be held on Tuesday, April 23, 2019 at 8:00 P.M. The elections will be held at 416 Atlantic Avenue, Freeport, New York. A Nominating Committee of three members has been appointed and any member who wishes to serve on the Board of Trustees should be guided by the following sections of our by-laws:

#### Article 4 Section 12

The president shall appoint three (3) members of the association to serve as the nominating committee at the January meeting of the board of trustees. All candidates shall submit to the nominating committee a signed, written letter of intent specifying the office sought and certifying as the qualifications of the candidate for the office pursuant to section 8 of article 5 not less than thirty (30) days prior to the annual meeting in order to appear on the written or printed ballot. Nominations shall not be made from the floor during the annual meeting. The nominating committee shall report its recommendations at the board of trustees meeting on the third (3<sup>rd</sup>) Wednesday in April and also at the annual meeting of the association on the

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fourth (4<sup>th</sup>) Tuesday in April.

-and-

Article 5 Section 8

No person shall be eligible for any office of the association unless and until he shall have been a member thereof in good standing for five (5) consecutive years, except the office of administrative clerk or administrative bookkeeper. Those members who seek office must submit a letter which is postmarked by twelve midnight of March 24, 2019.

## President's Message

Dear Brothers & Sisters:

Our next General Membership meeting will be held on **Tuesday, April 23, 2019 at 8:00 P.M.** The election of the Executive Board will be held on that evening, as well as the presentation of Life Member Cards to the following members:

**GARY BERNHARD, STEVEN FROEHLING, ROBERT HINDLEY, PAUL HASHAGEN, DAVID SEAMAN**

Congratulations to these members on attaining this achievement!

As we normally do prior to our April meeting, food will be served beginning at 7:00 P.M. The board is looking into having a "BBQ" TYPE MEAL, in a tent in our back yard, to give a little more open area for dinner. We hope to see a good turnout of the membership on that evening as we honor our life members and also elect the Board of Officers.

It has been another very busy year for the Executive Board, providing assistance to our membership. Over the last year, we have helped over 55 members and their families with financial assistance (close to \$170,000) borrowed medical equipment, death disability, indigent, and disability cases.

We also, as previously mentioned, started a program with a new administrator for our vision care program to increase the vision care benefits to our members (NOW UP TO \$400.00 out of pocket expenses every 2-year cycle) and **offer discounts to their families, please see insert enclosed.** As of this date, and when the last cycle ended on 12/31/18 we have had approximately 66 members use our vision care program, with reimbursement to those members close to \$19,000. One more item in regards to the vision care program, since we started this program in 1993 over 588 members were reimbursed an amount close to \$88,500. We will continue to work with and assist our members that are sick or that are in need, in any way possible.

We have had a few members and their families come to us for assistance in home care for the members, we have provided some assistance in these cases but it is not feasible to sustain this for a long period of time. I have directed our Attorneys to prepare an article on some of these programs that may be provided through Medicare, Medicaid benevolent etc. and in order to answer some of the questions our members and families had. Please refer to the inserted article in this newsletter. Trustee Jones again reminds everyone to keep us updated if you have any change in information IE. Address, phone e-

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mail, etc. You may contact us at our e-mail address at [VEFBUFFD@aol.com](mailto:VEFBUFFD@aol.com) or at our newly updated website, **FREEPORFIREBENEV.COM** for any application forms you may need, or updated news via links associated with the fire service. We have received many positive reviews about the new website and we are working with our administrator to keep our members spread across the country updated and informed of latest of what is happening with the Benevolent and the Freeport Fire Department, so if you have not logged onto the website please do so and let us know what you think.

Also, trustee Jones informed me, that we have 489 members living across the country, belonging to this Association.

I also want to congratulate the Eveready Hose Company #1 Vigilant Hose Company #2, who just celebrated their 125<sup>th</sup> anniversary of providing fire and emergency services to the Village of Freeport.

Hope to see you at the General Membership meeting on **April 23, 2019.**

Fraternally yours,

*David Baer*

David Baer  
President

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The cost of any in the home health care on a 24 hour a day, 7 day a week basis, average full-time basis or extremely expensive and can easily cost as much as \$75,000.00. Frequently, home health care is a blend of medical and nonmedical care such as the activities of daily living like bathing, cooking, shopping, transportation, etc.

As to whether or not Medicare provides coverage, the answer is not simple but dependent on numerous factors, conditions and limitations. For example, does the home health care have a medical element attached to it. If so, then the cost of home health care may be covered by Medicare, but in a limited basis, such as home health care immediately following hospitalization, but only for 7 days a week, less than 8 hours a day and for not more than 21 days.

In addition, frequently such services may be covered only for a limited time, such as where after a reasonable time the services will no longer be needed or required.

Also certain insurance plans which supplement Medicare may provide coverage depending on the terms and conditions of the plan.

Medicaid is insurance provided by or through the state to those living at or below the poverty level and may provide some coverage.

Finally reimbursement of certain family members providing home health care services may be reimbursed through family caregiver support programs through the federal government. Unfortunately, such programs vary from state to state in terms of funding.

The reality is that numerous family need to cover the cost of home health care.

The Freeport Benevolent Association can assist with the payment of certain bills where the firefighter is disabled or indigent as defined by its bylaws, for example mortgage payments, utilities, real estate taxes, etc., or on a limited basis certain nursing services or medic alert costs, etc.

In the alternative, the FASNY home is also available when fulltime home health care is required as well as prior to for profit public, or voluntary nursing homes or health-related facilities on a residential basis.

Consideration of a reverse mortgage as a means for funding in-home health care must be considered.

Finally long term health care insurance is available. Please see the attachments.

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*LET US REMEMBER OUR DEPARTED MEMBERS  
WHO HAVE ANSWERED THEIR LAST ALARM*



*In Memoriam*

***F.F. WALTER M. PETERSON  
NOVEMBER 24<sup>TH</sup>, 2018  
Member of Hose Company No. 3***

***HON. CHIEF-PATRICK "P.J." CLARKE  
JANUARY 10<sup>TH</sup>, 2019  
Member of Hose Company No. 4***

***EX CAPT. DANIEL "DANO" LEHANE  
JANUARY 19<sup>TH</sup>, 2019  
Member of Hose Company No. 3***