# RT'19

Rollin' Times from the Michigan Paralyzed Veterans of America



Scot Severn, MPVA Sports Director (pictured far right), poses with his Gold Medal and teammates at the 39th National Veterans Wheelchair Games in Louisville, Kentucky







### About this Issue:

The 39th National Veterans Wheelchair Games took place from July 10th-July 17th and our Michigan team took the competition by storm! Be sure to read the Sports Article for all the details!

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### **MPVA** Staff

**Executive Director** Jaclyn Kochis jkochis@michiganpva.org

Administrative Assistant Brenda Wheater chapterhq@michiganpva.org

**Director of Government Relations** & Advocacy (Volunteer) Michael Harris mharris@michiganpva.org

**Financial Officer** Linda Highland

Sports & Recreation Director Scot Severn ssevern@michiganpva.org

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#### VETERANS BENEFITS DEPARTMENT

McNamara Federal Building, 477 Michigan Avenue, Room 1233, Detroit, MI 48226

Phone: (313) 471-3996 or (800) 795-3608

Service Officer Stephanie Strickland Service Office Secretary Marilyn Kittrell

Central-Central Area Manager Anthony Steele (202) 374-2032 Washington, D.C

### Disclaimer:

The Rollin'Times is a publication of the Michigan Chapter of Paralyzed Veterans of America. It is designed to inform the members of the PVA and other interested parties on veterans' issues, legislation, legal decisions, medical technology and other matters deemed to be relevant to the disability community.

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Michigan Paralyzed Veterans of America

46701 Commerce Center Drive Plymouth, MI 48170 (248) 476-9000 Fax (248) 476-9545 Toll free: (800) 638-MPVA (6782)

The Michigan Paralyzed Veterans of America (MPVA) is a chapter of the Washington, D.C.-based ParalyzedVeterans of America A Congressionally chartered veterans service organization, MPVA has been assisting veterans with spinal cord injuries or diseases, including Multiple Sclerosis and ALS (Amyotrophic Lateral Sclerosis, better known as Lou Gehrig's Disease), in Michigan since 1961. MPVA programs include:

- Veterans' Benefits
- Wheelchair Sports and Recreation
- Spinal Cord Injury Research
- **Equipment Donation**
- Advocacy to eliminate architectural barriers and protect civil rights for persons with disabilities
- Referral Services for assistive devices, housing, employment and transportation
- Literature on a variety of topics including self-care, independent living, and disability rights.
- The Pump Guide:an online directory of gas stations throughout Michigan that will pump gas at the self-serve price for persons with disabilities.
- MPVA is a nonprofit organization and receives no federal funding. MPVA relies on grants, sponsorships, and private and corporate donations to support its programs.

The MPVA headquarters is in Plymouth, Michigan. Our service officers are based out of the McNamara Federal Building in Downtown Detroit.



# President's Report

By: Michael Harris, President, MPVA

## The Michigan Legislature Does the Unthinkable!!

fter years of fighting and numerous attempts to pass auto insurance reform of any kind, Governor Gretchen Whitmer signed legislation at the Mackinac Island Conference, which fundamentally ends the best in the nation healthcare system for victims of auto accidents while providing no real rate relief for the people of Michigan.

Since 1973, Michigan has offered no-fault auto insurance coverage, which means that each person involved in an auto accident is provided medical coverage by their own auto insurer, as opposed to the at fault driver's insurer. No-fault was designed to ensure that injured victims receive fair and expedient coverage for their injuries and rehabilitation rather facing drawn out court battles and reduced compensation.

Currently, Michigan no-fault auto insurance coverage assures that auto accident victims receive compensation for the reasonably necessary medical and rehabilitative care they need for recovery. These uncapped benefits provide the lasting care necessary for some injuries that victims would not be able to pay for otherwise. Without this coverage, injured patients would face high out-of-pocket medical bills that could be financially crippling for years to come; if not a lifetime.

The legislation, which goes into effect July 2, 2020, allows drivers to choose the level of medical coverage they want and bringing an end to more than 45 years of mandatory unlimited benefits, cutting personal injury protection rates, implementing fee schedules on how much health care providers can charge and

limiting family-provided attendant care for the injured.

Prior to the vote, in a letter sent to legislators in both houses, the Michigan Paralyzed Veterans of America (MPVA) urged politicians from both sides of the aisle to put politics aside when debating changes to Michigan no-fault. Legislators needed to have an open and honest legislative debate on reforms that provide true protections for consumers, hold insurance companies accountable and bring meaningful transparency to the Michigan Catastrophic Claims Association.

Unfortunately, none of this ever occurred. Rather than passing legislation that would more fairly regulate what insurance companies can charge, Michigan legislators have attempted to solve the problem by taking away people's rights when they are seriously injured in an auto accident. Everyone that voted for the legislation seems to believe that the insurance companies are not at all to blame for the insurance rates in Michigan and could not possibly be overcharging or discriminating when selling drivers the policies the law requires everyone to purchase.

As a result of this legislation thousands of Michigan families will have no choice but to put their family at risk with the low levels of insurance coverage that this legislation now authorizes. Those low level coverage will be woefully inadequate to provide the necessary medical care that catastrophically injured people in an auto accident require in order to have a meaningful quality of life.

Similarly, the late Senator John McCain voted down the Affordable Care Act (Obamacare) repeal legislation as he was perturbed with the closed-door, rushed process. that had produced the GOP's repeal plans. He wanted a bill to go through committees and be subject to amendments. He wanted regular order.

If John McClain had served in the Michigan legislature he would have said the same thing on the political process that took place in both chambers on the Michigan No-fault legislation debate.

On an issue this important, legislators had a responsibility to ensure that the changes made did not jeopardize the integrity of the program. The legislation signed into law by Governor Whitmer didn't accomplish this. MPVA is deeply disappointed that the legislature rushed through legislation this important not fully understanding its consequences to patients and providers.

Despite the incredible value our No-Fault system provides, which allows accident victims to receive the most generous protection in the nation, most people in Michigan know absolutely nothing about it. That is, until after they've been seriously injured in a car accident. This makes our incredibly valuable No-Fault insurance benefits very vulnerable to attack, especially when the attack is structured in terms of lowering costs for auto insurance

Michigan residents might possibly get some marginal savings on their auto insurance, but they're giving up so much more than they are getting. Medical coverage for auto accidents will be much more limited going forward, and the insurance industry will have greater control over people's medical care.

When I became the President of the MPVA, I was committed from the very beginning that our member's health care needs would be my highest priority. For paralyzed veterans, overcoming obstacles and challenges is nothing new – it is a fact of life all of our members live with on a daily basis.

The majority of MPVA members that have a non-

service related spinal cord injury are a direct result of an auto accident. The Personal Injury Protection (PIP) coverage provided by the Michigan No-Fault law has been a tremendous help to our members. This coverage has benefited us in dealing with the many physical, psychological, and financial aspects of this life altering condition.

Prior to my injury, my understanding of Michigan No-Fault Law was no different from the majority of people throughout Michigan. We all thought when an automobile accident occurred that nobody was at fault. It wasn't until after my injury that I started to learn in greater detail about the personal injury protection provision within Michigan No-fault insurance. I was totally shocked to find out that all reasonable expenses related to my injury were fully covered. This allowed me to focus my time and energy on my recovery; instead on how I going to pay for it.

In cases of catastrophic injury, medical bills can reach hundreds of thousands of dollars. So for many Michigan accident victims, not having a cap on auto insurance is the difference between bankruptcy and recovery. I'm convinced that if I had been given the choice to select the minimum amount of PIP coverage, I would have done so. It is a natural reaction. Everyone's motivation is to pay lowest premiums possible. If this had happen it would have been the worst decision I ever made. The cost of my care since my auto accident in 1986 has been about \$1.5 million.

The insurance industry would have us believe that the only way to reduce costs is by cutting personal injury benefits, which ultimately pushes their expenses onto Medicaid. MPVA believes there are better solutions. They include a fee schedule, elimination of non-driving rating factors, cracking down on fraud throughout the system, and increased oversight on rate setting. These wide sweeping reforms will result in substantial saving to policyholders across the state without forcing families into bankruptcy.

Unfortunately, those of us who have sustained lifechanging catastrophic injuries have had to find out

the hard way just how critical this benefit is. MPVA members have learned from personal experience, the Michigan No-fault has truly been good policy for Michigan residents. Seriously injured persons are provided outstanding medical care that enable them achieve maximum recovery, including the possibility of returning to work and becoming taxpayers again.

Now that we have a new Michigan No-fault insurance law, most people will be disappointed that Auto No-Fault reform will fail to deliver any meaningful, long term savings. Politicians will claim a victory, but in the long term the people these politicians represent will be disappointed.

The no-fault reduction in the new legislation does not guarantee that the total cost of a person's auto insurance premium will go down. The requirement that Michigan motorists will be required to **purchase additional liability insurance** under the new auto insurance law, will offset the reductions that law requires in the personal injury protection portion of the premiums.

In a statement shared with channel seven news (WXYZ) the Insurance Institute of Michigan agrees with our analysis "... Some aspects of the bill increasing liability on consumers will actually increase, as opposed to decrease, auto insurance premiums in Michigan, raising real questions whether this proposal can live up to the savings the governor and lawmakers have promised, and consumers deserve" says Executive Director of the Insurance Alliance of Michigan, Tricia Kinley. Accordingly, the insurance industry itself is now admitting that the rate reductions promised by these reforms are not what they appear to be.

In the weeks and months ahead, I will update you on the strategies that the Coalition to Protect Auto No-fault (CPAN) decide to pursue going forward to address the flaws of the Michigan no-fault legislation signed into law by Governor Whitmer. Everything will be on the table; a ballot initiative in 2020 and legislative amendments to rectify the issues we have with the new legislation.

It has always been said that a society is judged on how it treats its most vulnerable citizens. With this being said, legislators from both sides of the aisle had a responsibility to ensure that changes made didn't place in jeopardy the integrity of the program. They needed to realize that compassion and the regard for the plight of others, is not a Republican or Democratic feeling. It is about who we are as Americans! It's the ability to stand in other people shoes. A recognition that we are all in this together; that when fortune turns against one of us, others are there to lend a helping hand.

MPVA members are living proof that when you provide "quality health care" that you can live a very productive life. That is why we cannot stand idle and do nothing. We owe it to the Michigan residents who will be seriously injured in automobile accidents after the law goes into effect on July 2, 2020 to find meaningful solutions that maintains the integrity of the program. To sit back and do nothing is unacceptable!!

### **Urgent Care Benefit for Veterans**

s of June 6<sup>th</sup>, veterans enrolled in VA health care now have the option of going to an approved urgent care clinic without prior authorization for non-emergency conditions. Urgent care consists of medical services provided for minor illnesses or injuries that are not life threatening such as strep throat, pink eye, or the flu.

The urgent care benefit covers diagnostic services like x-rays, some lab testing, and some medications (there are limitations) but not all facilities in VA's network may be able to offer these services. Therapeutic vaccines are covered when necessary for the proper treatment of a covered condition. For example, a wound caused by a rusty nail may require a tetanus shot.

Important: With the exception of the flu shot, vaccines and other preventative care services are not covered under the urgent care benefit and eligible veterans should not manage their chronic conditions or their care over the long term through this benefit. It could

prove to be costly if they do, because the veteran will bear the responsibility to pay for any uncovered services.

As previously reported, copayments for the urgent care depend on eligible veterans' assigned priority group and the number of times they visit an in-network urgent care provider during a calendar year. They are as follows:

- **Priority Groups 1-5:** There is no copayment for the first three visits during a calendar year. For the fourth visit, and all subsequent visits in a calendar year, the copayment is \$30.
- Priority Group 6: There is no copayment for the first three visits during a calendar year if the visit is related to special authority\* or exposure. For the fourth visit and all subsequent visits in a calendar year, the copayment is \$30. If the visit is not related to special authority or exposure, the copayment is \$30 per visit, regardless of which visit it is. [\*Special authorities include those related to combat service and exposures (e.g., Agent Orange, active duty at Camp Lejeune, ionizing radiation, Project Shipboard Hazard and Defense (SHAD/ Project 112), and Southwest Asia Conditions) as well as Military Sexual Trauma, and presumptions applicable to certain veterans with psychosis and

other mental illnesses].

• **Priority Groups** 7 & 8: The copayment is \$30 per visit (all of them).

No copay will be assessed for all priority groups if the purpose for the visit is to receive only a flu shot. Additionally, visits consisting only of a flu shot do not count toward the annual cap on visits per calendar year for eligible veterans in priority groups 1-6.

Most important, to find the closest approved urgent care location, veterans should visit: <a href="https://vaurgentcarelocator.triwest.com/Locator">https://vaurgentcarelocator.triwest.com/Locator</a>. If veterans encounter problems using the tool, they should call: (866) 867-7930 for assistance. The VA MISSION Act Contact Center can also assist you with questions about the urgent care benefit. The number for the center is (844) 698-2311.







The MPVA would like to Thank our friends at Fresh Thyme Market in Plymouth, MI, for holding a fundraiser in support of our mission this summer! We truly appreciate your ongoing support!



# Executive Pirector's Report

By Jaclyn Kochis, Executive Director, MPVA

# PVA Awareness Month recognizes veterans living with spinal cord injury and disorders

n April, Michigan Paralyzed Veterans of America (MPVA) celebrated Paralyzed Veterans Awareness Week with our national office and the other PVA chapters across the country. This year's theme was a celebration of the strength and perseverance of its members, veterans living with spinal cord injury and disorders, as well as MS or ALS, by sharing their inspirational stories.

PVA highlighted its efforts to ensure that veterans with SCI/D, MS or ALS are able to live full and productive lives through its programs in research, accessible design, employment, and veterans' benefits.

PVA Awareness Month was created with the hope of sharing the PVA mission of service and its countless accomplishments with our nation's citizens. Many Americans are unaware of the PVA's existence or the organization's important contributions to the disability community. While we have chapters and service offices across the nation, PVA is much smaller than most veterans' service organizations because of its stringent membership criteria.

PVA Awareness Month is our opportunity to let Americans know we are here and continuing to serve. This is achieved by planning activities throughout the month to educate the public about MPVA and to demonstrate how we "make a difference" in the lives of paralyzed veterans and others with disabilities.

This year's MPVA Awareness Day held on April 11, 2019 at our new chapter headquarters in Plymouth. MPVA members, community leaders and the attending public had an opportunity to compare and review independent



Members gather inside MLSIC's where the MPVA's office is located for Awareness Day!

and assisted living products and services. This was an opportunity for MPVA to honor all those who have contributed to MPVA successes. These individuals have committed their time, talents, and money to allow us to accomplish our mission.

Due to the generous support of the MPVA staff, volunteers and sponsors, this year's Awareness Day was

a huge success. Everyone's contribution truly made a difference and I cannot thank those who came out to support the day enough.

At this time, however, I would like to especially thank the list of volunteers who came out that day and supported the MPVA's mission:

The Ann Arbor VA
Creative Mobility Group
Gresham Driving Aids
Kim Snider with ThiryOne
Rehabilitation Institute of Michigan
ReWalk
The Standing Company
Walk the Line
Wheelchair Getaways



# Congratulations to MPVA Scholarship Recipients:

### Nicole Severn,

Michigan State University student studying Social Work. Recipient of the Ken Huber Scholarship.



### Kyle Severn,

Saginaw Valley State student studying Physical Therapy. Recipient of the Michael Hogue Scholarship.

The MPVA wishes you the very best in your college career!





MPVA team and friends pose for a photo at the St. Michael's Lutheran Golf Outing that took place on June 21, 2019!



The MPVA would like to recognize and thank our friends at St. Michael's Lutheran who generously donated \$4,100 to our Chapter from their Annual Golf Outing!

It is the kindness of St. Michael's Lutheran that keeps our mission going!

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# Veterans' Vews

**Photo: Stephanie Strickland,** PVA Service Officer Sourced from the Official Blog of the U.S. Department of Veterans Affairs

## **VAntage Point**

# VA / LinkedIn Partnership to benefit VA Caregivers and Fry Scholars 1-year Free Premium LinkedIn Subscription

# 1-Year Free Premium LinkedIn Subscription for VA Program of Comprehensive Assistance for Family Caregivers and Fry Scholarship recipients

he Department of Veterans Affairs, Veterans Experience Office, is excited to be partnering with LinkedIn's Military and Veterans Program to offer Fry Scholarship recipients and family caregivers currently participating in VAs Program of Comprehensive Assistance for Family Caregivers cutting edge resources and tools at no cost through a 1-year free premium subscription to LinkedIn with networking, employment, and learning opportunities.



This partnership provides access to a one-year upgrade to LinkedIn Premium at no charge, including free access to LinkedIn's online library of more than 12,000 LinkedIn Learning courses.

- Get advanced intelligence about how you compare to other applicants, including analysis of your education, experience and skills.
- Access free online training to develop new skills or refresh old ones, to eliminate any skills gaps between you and other applicants.
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 Access LinkedIn Learning content for the military community, including training on transition from the military to civilian employment or student life, as well as training to support military spouses building their careers.

If you are a recipient of the VA Program of Comprehensive Assistance for Family Caregivers, you can request one of these subscriptions by sending your full name, full name of the Veteran you are caring for and contact information to: CAREGIVERLINKED.VBANYN@va.gov

If you are a **Fry Scholar**, you can request one of these subscriptions by sending your full name and contact information to: <u>223D.VBAVACO@va.gov</u>

For more information on the Fry Scholarship Program and the VA Program of Comprehensive Assistance for Family Caregivers visit:

- https://www.benefits.va.gov/gibill/fry\_scholarship.asp
- <a href="https://www.caregiver.va.gov/support/support\_benefits.asp">https://www.caregiver.va.gov/support/support\_benefits.asp</a>

Just a reminder – LinkedIn provides a free 1-year premium membership to all Veterans.

\*









Congratulations
to our
Michigan Athletes
who competed
in the 39th
National Veterans
Wheelchair
Games











# Sports & Recreation

By: Coach Phil Chester

### 2019 National Veteran Wheelchair Games (NVWG)

group of six of us took off to Louisville, Kentucky, the bluegrass state, this July to participate in the 39th National Veterans Wheelchair Games. The fierce competition took place the full week of July 10th-17th. Veteran athletes from across the nation, Puerto Rico and Great Britain gathered to take on a wide array of recreational game, such as: rugby, ramp bowling, motorized rally, motorized slalom, power soccer, air pistols, air rifle, archery, bocce ball, trap shooting, discus, javelin, shot put, softball and weightlifting.

Our Michigan Team of consisted of Captain Ray Brown, followed by team members: Kevin Bradley, Tom Coward, Dave Cutsinger, Scot Severn, and Judy Ross.

Our team is rather seasoned, having partaken in many of the NVWG before, but it is always so impressive to be there and see these men and women take the week by storm. Our Michigan crew elicited some aggressive competition, and we certainly managed to rack up some medals:

- 21 Gold Medals
- 4 Silver Medals
- 2 Bronze

A whopping 27 medals, total! Beyond the medals, the team also votes for one athlete to be recognized from our team for their sportsmanship! This year, the team voted to give Ray Brown the Team Sports award—a deserving fit as Ray always brings a positive disposition to all the events.

Although the medal collection is always outstanding, it is not what truly fills our hearts at the end of the day. Watching Ray Brown crash into home plate and PVA Treasurer Tom Wheaton, knocking both himself and Tom out of their chairs, was a site to see. That was possibly just as fierce as watching Scot Severn cruise like an army

tank through his rugby opponents. Seeing Tom Coward and Kevin Bradley aim their riffles at their targets with the new trap shoot technology was outstanding. And, watching Judy Ross and Dave Cutsinger rule the quad soccer field was a joy! However, what really leaves a lasting impression are the moments of team building, fellowship, and perseverance! These games are truly inspirational and prove that life with a disability does not limit what you can do!

We would like to give a hearty shout out and many thanks to our friends Ryan and Tina Conrad from Above The Ridge, a new Outdoors film and editing crew, that came out to the games to cover our team with photos and video! It will be wonderful to have that and to share with our supporters and friends.

Once again, our team was generously sponsored for our team shirts! Tony Freeland at JAS Expedited Trucking, LLC located in Imlay City, Michigan was super kind to donate spectacular shirts for each of our teammates! Not only was this a great savings to the Chapter, but it was a really cool way for us to stand out as we competed. We are beyond grateful to JAS Expedited Trucking, LLC for their continued kindness in donating to athletes! It means the world to us!

Join us in 2020 at the 40th National Veterans Wheelchair Games in Portland, Oregon on July 3-8, 2020. Registration will begin at right around the first of the year! Congrats to all of our team and everyone who participated in the 2019 National Veteran Wheelchair Games!

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### Valuable Dates for 2019

MPVA Membership Meeting

Saturday, September 7th!
Time: TBD
The Miracle League of Plymouth
Accessible Baseball, Food, and Fun!
RSVP to Brenda Wheater by calling (800) 638-6782

Labor Day, September 2rd -Office Closed

Salute to Veterans Online Auction

The auction will run from: November 4—November 18
Via: biddingforgood.com/mpva/2019
Make a gift donation today! Contact Jaclyn Kochis at (248) 476-9000
or at: jkochis@michiganpva.org

Salute to Veterans Luncheon

November 11<sup>th</sup>—Veterans Day
11:30 AM-1:30 PM
The Suburban Collection Showplace
46100 Grand River Ave
Novi, MI 48375
Tickets start at: \$75, Sponsorships vary
Contact Jaclyn Kochis at (248) 476-9000 or at: jkochis@michiganpva.org



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The Department of Veterans Affairs (VA) provides assistance and benefits for veterans with ALS. This includes access to treatment with RADICAVA®, which is on the VANF, subject to National Prior Authorization criteria.

To be eligible for treatment with RADICAVA®, veterans must be cared for by a VA neurologist or VA-purchased-care neurologist.

For more information about VA assistance and benefits, visit VA.gov or contact your local VA medical facility.

Actor portrayals

<sup>a</sup>As measured by total score on the ALS Functional Rating Scale-Revised in a 24-week study of 137 participants. Individual results may vary.

#### Indication

Radicava® (edaravone) is indicated for the treatment of amyotrophic lateral sclerosis (ALS).

### **Important Safety Information**

Before you receive Radicava®, tell your healthcare provider about all of your medical conditions, including if you:

- have asthma.
- are allergic to other medicines.
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- are breastfeeding or plan to breastfeed. It is not known if Radicava® passes into your breastmilk. You and your healthcare provider should decide if you will receive Radicava® or breastfeed.

Tell your healthcare provider about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements.

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- · Radicava® may cause serious side effects, including hypersensitivity (allergic) reactions and sulfite allergic reactions.
- Hypersensitivity reactions have happened in people receiving Radicava® and can happen after your infusion is finished.

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- Radicava® contains sodium bisulfite, a sulfite that may cause a type of allergic reaction that can be serious and lifethreatening. Sodium bisulfite can also cause less severe asthma episodes in certain people. Sulfite sensitivity can happen more often in people who have asthma than in people who do not have asthma.
- Tell your healthcare provider right away or go to the nearest emergency room if you have any of the following symptoms: hives; swelling of the lips, tongue, or face; fainting; breathing problems; wheezing; trouble swallowing; dizziness; itching; or an asthma attack (in people with asthma).
- Your healthcare provider will monitor you during treatment to watch for signs and symptoms of all the serious side effects.

The most common side effects of Radicava® include bruising (contusion), problems walking (gait disturbance), and headache.

These are not all the possible side effects of Radicava®. Call your healthcare provider for medical advice about side effects. You may report side effects to Mitsubishi Tanabe Pharma America, Inc. at 1-888-292-0058 or FDA at 1-800-FDA-1088 or www.fda.gov/medwatch.

Please see brief summary of full Prescribing Information on next page.



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### PATIENT INFORMATION for RADICAVA (edaravone injection)

This information is for patients or their caregivers taking RADICAVA (ra di ká vah) intravenous infusion for treatment of amyotrophic lateral sclerosis (ALS). Please read this before you start taking RADICAVA. If you have any questions about this information or about RADICAVA, talk to your healthcare provider.

#### What is RADICAVA?

RADICAVA is a prescription medicine used to treat people with Amyotrophic Lateral Sclerosis (ALS). It is not known if RADICAVA is safe and effective in children.

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- are breastfeeding or plan to breastfeed. It is not known if RADICAVA passes into your breastmilk. You and your healthcare provider should decide if you will receive RADICAVA or breastfeed.

Tell your healthcare provider about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements.

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- wheezing
- fainting tongue, face
- dizziness
- itchingbreathing problems
- 2. **Sulfite allergic reactions.** RADICAVA contains sodium bisulfite, a sulfite that may cause a type of allergic reaction that can be serious and life-threatening. Sodium bisulfite can also cause less severe allergic reactions, for example, asthma episodes, in certain people. Sulfite sensitivity can happen more often in people who have asthma than in people who do not have asthma. Tell your healthcare provider right away or go to the nearest emergency room if you have any of the following symptoms:
  - hiveswheezingdizziness
- swelling of the lips, tongue, face
- asthma attack (in people with asthma)
- trouble breathing or swallowing
- faintingitching

Your healthcare provider will monitor you during treatment to watch for signs and symptoms of all the serious side effects.

The most common side effects of RADICAVA include bruising (contusion), problems walking (gait disturbance), and headache.

#### Keep out of the reach of children.

These are not all the possible side effects of RADICAVA. Call your healthcare provider for medical advice about side effects. You may report side effects to Mitsubishi Tanabe Pharma America, Inc. at 1-888-292-0058 or FDA at 1-800-FDA-1088 or www.fda.gov/medwatch.

The full Prescribing Information is available at www.RADICAVA.com.

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