

THE TRUSTEE

November 2017

KTF NETWORK

Although the top of your Medical insurance ID card is emblazoned with MagnaCare, members are actually covered through four provider networks. All provider claims go through MagnaCare as the processor of claims, but, depending on the providers' accepted network(s), claims will be adjudicated through the network of MagnaCare, KTF, MultiPlan, or Medicare. If a provider is in multiple networks, the default network will be Magnacare (except for those who are Medicare primary). Each of these networks may reimburse the provider at different rates, depending on the fees they agreed to accept.

If your provider does not accept Magnacare, as stated on the ID card, have them contact the Trust Office at [845-338-5422](tel:845-338-5422) or at 844-KTF-FUND ([583-3863](tel:583-3863)) We would be pleased to negotiate a contract with them for inclusion in the KTF Network. Many providers were in the old NHAJ Network and need to register with the KTF Network.

All adjudicated claims are forwarded to Syntonic for payment. The most significant software glitch has been in the processing of Medicare claims. Syntonic will pay the Medicare claim, but it sometimes doesn't register with the MagnaCare records and a member receives a notice that it hasn't been paid. The glitch has been addressed. If you have a problem, let us know so it can be rectified.

The phone system at the Trust Office holds limited messages and when it fills, the original message is dropped. It only fills if it's for an extended period of time that the phone will not be answered. In those cases, to preserve the original message for others, please don't leave a message and follow the prompt to call the Trust 800 number (1-844-KTF-FUND) for immediate service.

NOCC

The Notice of Creditable Coverage is available on the website. It's an annually mandated notice from Medicare regarding prescription drug coverage. The notice states that the Rx coverage with the Trust plan is superior to Medicare Part D and, therefore, Part D is not needed.

GLUTEN FREE DIETS

Health conscious people are encouraged to eat healthy and, for many, that means eating whole grains. Gluten is a special variety of protein that is contained in some whole grains, such as wheat and barley, but there are many whole grains that are gluten free. Brown rice, buckwheat, corn, oats, soybeans, and sunflower seeds are gluten free. Here are some blog claims about the benefits of a gluten free diet:

There appears to be a faster recover time from exercise and athletic activity. As we are all different in our genetics, the recovery effect may vary. Many "recovery drinks" are now gluten free. Clinical studies show that those with gluten intolerance are more prone to digestive problems, such as Irritable Bowel Syndrome (IBS). A gluten free diet will improve gut motility and function.

Many people take supplements, such vitamins and minerals. If your body's intake of iron is too high, your immune system fails to operate at its optimum level. This makes your body more susceptible to infections and illness. Immune System Overload causes no symptoms and can only be detected through a blood test. A person can reduce their iron intake by altering their diet.

Reduced Systemic Inflammation (SI) may be a benefit of a gluten free diet. Systemic Inflammation

can result in a weaker immune system. SI can be reduced through a diet of whole foods, plant-based foods, and foods free of specific substances, such as Casein and Gluten.

A heavily grain-based diet seems to create negative influences on the body's ability to absorb nutrients. Diets high in gluten can cause Celiac Disease which damages the villi of the intestinal lining.

PLAN AMENDMENT

Effective January 1, 2018, the time that members must be enrolled in an approved and supervised weight loss program prior to approval for any bariatric, lap band, or other stomach bypass type of surgery and counseling regarding the possible side effects of such a procedure, is reduced from 18 months to 12 months.