

THE TRUSTEE
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TIME TO REVIEW & PREVIEW
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The end of the school year is upon us and it's time to look back and then, to look ahead. Great strides in health care were made in the past plan year and the greatest changes are in the pipeline. There are revolutionary new scientific events that will change the face of health care. Technological discoveries will lead to better methodology in the treatment of diseases. We saw it in the development of Coronavirus vaccines. Some were wary of the short amount of time needed to develop the vaccines, but science has been developing them for twenty years. After the human genome was fully mapped in 2003, other companies began mapping the genome of all living things. As a virus is a living organism, labs like Pfizer and Moderna had an understanding of the proteins in the virus cell. The task was to develop a DNA messenger to bring the protein to the attention of the immune system so it could be attacked and destroyed.

Today, diseases will be identified by the mapping of your human genome (Veritas Project). Now, the cost is prohibitive, but soon it will be available at a cost of \$100 or less to discover the predispositions of your body.

REMINDERS

- June is Open Enrollment for health insurance coverage. The Trust has scheduled an Open Enrollment information session at the NYSUT Conference Center, 201 Stockade Drive, Kingston, on Thursday, June 16, from 4-6pm. Eligible members have until June 30 to make any changes.
- Everyone is reminded to notify the Trust Office of any status changes (marriage, divorce, legal separation, births, deaths, dependents, dependent age 26, address, child custody, disability, active/retired, and any condition affecting special programs, such as diabetes, prenatal, infertility, and weight loss.

New prescriptions? Existing prescriptions? Always check to see if a Brand Name Rx is available through CanaRx by going to KTFMeds.com for a listing of available drugs. If your maintenance Brand Name drug is available through CanaRx (with no co-pay) and you choose to obtain it through ProAct or retail, there is a double co-pay penalty (\$120).

- Retirees are reminded that they have until June 30 to enroll in the Retiree Dental Plan and to remit their semi-annual premium to the Trust Office.
- All new retirees who have the Trust's Guardian Life Insurance will be terminated as of July 1, 2022 as the policy ends with retirement.
- Members enrolled in Long Term Care Insurance retain their group policy when retiring and the Trust will continue to pay the monthly premium.

- And, remember, if traveling out of the country, Trust health coverage is limited to emergency co-pay plus foreign travel co-pay of \$250 per injury or spell of illness. Any extended medically necessary care will be paid per the NPPO schedule. Non-emergency care is not covered and it's suggested that members purchase travel insurance from companies such as www.insuremytrip.com.
- Most of the essentials needed to oversee your Trust plan can be found on the Trust website at: www.ktftrustfund.com.

Trust Office: CLOSED for the Summer

As the Trust converts to an electronic system of records, files, and operations, the local Kingston Trust Office will be closed for the summer. Do Not Call the local number. Members who need assistance should call the Trust plan number at: 1-844- KTF-Fund (583-3863). As the system is monitored, if you don't get through, always leave a phone message so they are aware of your call and can get back to you.

THE SUMMER SUN

The best protection against Melanoma and skin cancer is to prevent it by covering up when in the strong summer sun. The sun is strongest between 10am and 4pm. Using sunscreen UVA/UVB blocking with an SPF of no lower than 15-30 and wearing protective clothing offer increased protection. If Melanoma should develop, it is usually curable if caught early. Periodic self examination and recognition of new lesions should be practiced. As with all body inspections, they should be done with a full length mirror, a hand mirror, and in good light. Check the easily visible places, plus, under arms, behind legs, and on your scalp. The ABCDE's of Melanoma are Asymmetry (Lesions don't match); Border Irregularity (Ragged edges); Color (Shades); Diameter (Greater than 6mm); and Evolution (Changes-shape, size, color, bleeding).

LONG TERM CARE INSURANCE CLAIMS

The Trust LTCI policy is through John Hancock and is owned by the member. Dependency in two out of six Activities of Daily Living (ADL's) or a separate cognitive impairment trigger is used in determining benefit eligibility. The ADL's are: bathing, dressing, eating, toileting, transferring, and maintaining continence. The loss of functional capacity must be expected to last for at least 90 days. Covered services are reimbursed up to 100% of the Daily Benefits (\$150/day) in any of the following care settings: Nursing home, community-based professional care*, and care in an alternate care facility. The group contract limit is \$129,500 (some members may have higher coverage if they have personally supplemented their plan.)

- Includes home health care, adult day care, hospice care, and homemaker services by a licensed provider. Home health care is based on 6hrs./day, six days/week and Adult day care is 5 days/week. Informal care can be reimbursed at up to 25% of the daily benefit (\$37.50/day) and has a calendar year maximum of 30X the 25% rate.

Notify Hancock Claims Service Center at 1-800-233-1449 to start a claim as soon as you know you'll require long term care assistance. Claim forms are on the Trust website. There is a 90 day vesting period before benefits begin, so get started early.

We have completed 25 years of Trust services to our members. It has had its many moments of triumph and its few moments of agony. It's the story of all journeys where the path is new and there are unknowns. It's the challenges of risk taking, even if it's a calculated adventure, and how perseverance and strong support, can achieve at the highest level when always trying to do "the right thing." Success is measured in the knowledge that the greatest number have benefitted in a vision that became a mission, and a mission that supports the common good. Never take anything for granted!

ENJOY THE SUMMER!