

THE TRUSTEE

September 2021
THE TRUST AT 25!

The Kingston Trust Fund is celebrating twenty-five years of providing health and welfare benefits to its members. The objectives were to control our benefits, to control premium costs, to eliminate a subject of contract negotiations, and to utilize savings in providing for contractual salary adjustments. This year, when compared to the 100% cost of the Blue Cross policy the Trust replaced, the district will save \$7.4 million in premium costs. And, last year, another \$7.4 million was saved. Cumulatively, the district savings over 25 years is over \$200 million.

The idea is to provide for the common good benefitting KTF members, the district, and the taxpayers of the district. Premiums are 30% lower than the district's existing Blue Cross plan and 30% lower than 26 other school districts in the Hudson Valley. We've done our part, but the same can't be said for others. Issues like Medicare Part B, where, for three years, the inevitably due minimum payments were denied and we were stonewalled, ignored and dismissed. Now, over three months, the same attitude is presented as the district has failed to respond to multiple requests for information and forms to file for time sensitive IRMMA payments. It's unprofessional and disrespectful to all of us; a wrong to one is a wrong to all. It sends the message that you don't matter.

Over time, the Trust has increased benefits for medical, dental, and prescriptive drugs. An open enrollment period window for long term health insurance and life insurance was offered at no cost to members. And, when other teacher units and public employee groups have premium co-pays of 10% or 20%, as promised, there are still no premium co-pays for Trust medical or dental with no deductible for in-network providers. That's a direct baseline savings of over \$3 million to members each year.

“IT'S NOT OVER, TILL IT'S OVER!”

We reconvene for another school year. It appears the more things change, the more they stay the same. COVID-19 and its variants remain a health danger and caution is advised. And, it's more than protecting just you, as each of us needs to protect all of us. Knowledge of the virus and its variants are as changeable as the weather and we are still learning, so protocols will change. Social distancing and masks are mandated for school settings. Educators who are not vaccinated may be subjects of frequent testing and the Trust plan follows federal testing guidelines. Federal guidance does not require coverage of routine tests that employers or other institutions may require for screening purposes as workplaces, like schools, re-open. Each test must be deemed medically appropriate for testing for COVID-19 (molecular, antigen, or antibody) and the individual has signs or symptoms of COVID-19 or has had known or suspected recent exposure to SARS-CoV-2. Any additional testing must be pre-approved according to CDC guidelines established as of November 15, 2020. See the Trust website for more information. (ktftrustfund.com/COVID)

Generally, even vaccinated people are encouraged to err on the side of caution and wear a mask indoors. It's amazing how many people were strong advocates of protective measures during the AIDS crisis, but now reject them. With a huge social media presence, virus misinformation has proliferated. After hydrochloroquine, we have Ivermectin, a drug used primarily for deworming a 1,000 lb. horse. It has no clinically displayed ability to protect anyone from COVID-19, yet people are influenced by social media advocates for its use. For ending the virus spread, there is no better action than for each of us to provide for the common good. As Alexis deTocqueville observed in his

1828 book, *Democracy in America*, after touring the American democratic experiment, “self-interest, properly understood”, but the bottom line is the common good.

HAS YOUR STATUS CHANGED?

If there are any changes in your existing status as it affects your health plan benefits (marriage, divorce, separation, dependents, disability, address change, etc.), please inform the Trust now. Kathy Hyatt, the Trust’s Office Manager, can receive your information via email at: kathy@ktffrustfund.com; by fax at: (845)338-0391; by snail mail hardcopy at: Kingston Trust Fund, attn: Kathy Hyatt, P.O. Box 4461, Kingston, NY 12402; or through the PONY to: Kathy Hyatt at Central. And, whenever there are changes, please offer the update ASAP throughout the school year. For most, your health benefit is the second largest compensation of your employment and each member needs to assert ownership and keep all items up to date.

YOU ARE WHAT YOU EAT!

According to Melanie Warner, author of “Pandora’s Lunchbox”, 70% of all foods consumed by Americans are processed foods. As Kai Ryssdal noted on his CBS radio show, Marketplace, most of those items are what we’ve come to know as processed food. Cookies, crackers, cereal, even yogurt, crammed with various chemicals that’ll let it sit on the shelf for a good long time, all the while containing enough sugar and salt to make it taste good. Warner said that there’s an estimated 5,000 different additives that are allowed to go into our food, but: “The FDA doesn’t actually know how many additives are going into our food. This is in part because regulations are not only self-regulatory — so the food industry is doing the testing — but it’s also voluntary,” she said. “The ingredient companies don’t actually have to tell the FDA about a new ingredient. They can simply just launch it into the market. The FDA doesn’t know about them, and nobody else really knows about them.”

Obesity continues to be a health concern for all age groups. And, that ties to the continual rise in the number of people with diabetes. Over the next 30 years, the CDC projects 29 million people (a 165% increase over the 11 million in 2000) will have diabetes. As of 2020 in the U.S., 34.2 million people have diabetes (10.5% of population). Of those, 26.9 million are diagnosed (26.8 million adults) and 7.3 million (21.4%) are undiagnosed. 88 million aged 18+ have pre-diabetes (34.5% of the adult population), with 24.2 million of those being aged 65+.

Type 2 diabetes is projected to increase due to an aging population, increases in minority groups that are at a higher risk, and people with diabetes living longer. Between 1 in 3 and 1 in 5 could have diabetes by 2050.

Proper diet and physical activity can reduce and control the prevalence of diabetes. Among four special enrollment programs (Infertility, Healthy Beginnings (pregnancy), and Weight Control), the Trust plan provides a Diabetes plan. You can view the qualifiers at: ktffrustfund.com and click on Documents.

IN MEMORIAM: Patricia Rust | Barbara Panchak