

**THE TRUSTEE**  
December 2020  
COVID-19: QUARANTINE, TESTING & VACCINE

“The CDC recommends the best way to protect yourself and others is to postpone travel and stay home,” according to Dr. Henry Walke who oversees management of the pandemic response. People who do travel should consider getting tested 1-3 days before the trip, and again 3-5 days after returning. Keep non-essential activities to a minimum for at least 7 days if getting tested, and 10 days if not getting tested. Those without symptoms may end quarantine after 7 days if they test negative, or after 10 days without a negative test.

Trust plan testing for COVID-19 is limited to four (4) tests, molecular, antigen, or anti-body, between November 15 and March 15. Any additional testing must be pre-approved (1-844-ktf-fund) as per CDC guidelines as presented on November 15, 2020. The Considerations for Testing were presented in the November Trustee and are available on the Trust website: [www.ktftrustfund.com](http://www.ktftrustfund.com).

A CDC panel has recommended distribution of the COVID-19 vaccine in multiple phases; 1, 1b, 2, 3. First, limited supplies will be available to frontline healthcare workers and employees, and to residents of long term care facilities. Then, 1b expands to those over 65 and essential workers. The list includes teachers, school employees, emergency responders, police and correctional officers, grocery workers, public transit workers, and others who, primarily, can't work from home. Phase 2 expands to the broader population, and Phase 3 is integrated into routine vaccine programs. The general public, NOT including those under 18 and pregnant women, will likely have vaccine access by May. States do not have to follow these guidelines as each has their own advisory panel for distribution and application. New York will receive an initial Pfizer supply of 170,000 vaccines. Only select providers who can handle the Pfizer vaccine's cold storage requirements will be performing Phase 1 vaccinations. Initial vaccines are available at no cost, although providers can still charge for vaccine administration. As per the KTF and ESP contracts, immunization for epidemics is provided free of charge by the district.

When will the vaccine be available for you? The NYTimes published a vaccine timeline indicating how long you might be waiting to be eligible for the vaccine. Click on the link- see where you stand. <https://www.nytimes.com/interactive/2020/12/03/opinion/COVID-19-vaccine-timeline.html>

#### **DENTAL BENEFITS FOR 2021**

The Trustees have approved, for the 13<sup>th</sup> consecutive year, payment of the second half semi-annual dental premium for all retirees who were enrolled and paid a first half premium. Retirees enrolled in the dental program, other than those newly retired and enrolled, will not receive a premium billing until June 2021, due by July 1, 2021.

Dental benefits are calculated on a calendar year basis. As 2021 is upon us, the Trustees have voted to enact these new member positive dental benefit levels beginning January 1, 2021. A copy of the Trust Dental plan benefits are available on the Trust website under Documents, Part D.

In Network Dental providers will be notified.

**DEDUCTIBLES:** for Individual (\$50) and family (\$150) are eliminated.  
**ANNUAL MAXIMUM:** Increase from \$2000 to \$2500.

	<u>PRESENT</u>		<u>NEW</u>	
	Network	OON	Network	OON
CLASS I:	80%	60%	<b>100%</b>	<b>80%</b>
(Preventative and Basic Services: Oral exam, X-Rays, Cleanings)				
CLASS II:	70%	60%	<b>90%</b>	<b>80%</b>
(Basic Restorative—Basic Dental Repairs: Fillings, Scaling, Denture repair)				
CLASS III:	60%	50%	<b>80%</b>	<b>70%</b>
(Major Restorative—Periodontics, Endodontics, Repair and Root Canal)				
IIIA- Qualifiers for Implants, Dentures, and Bridges remain.				
Orthodontia	50%	40%	-----	same -----
(\$2000 Lifetime maximum for each person remains)				

### **NEW RETIREES**

The pandemic has created unknowns for the structure of education going forward. As a result, there have been several early retirements. Those with additional benefits are reminded Life Insurance ceases at age 65 or at retirement, but Long Term Care Insurance, with the monthly premium paid by the Trust, continues.

### **PART B MEDICARE**

The Medicare Part B minimum reimbursement for 2020 is \$144.60. Presently, the district reimburses twice a year, semi-annual payments in June and in December. As has been previously presented, the district shorted the first half semi-annual 2020 payment by \$9.60/mo. (\$57.60). In 2018, the district shorted the minimum reimbursement by \$25/mo.(\$300 for the year. An unofficial “district” letter, illegally bargaining with individual members, offered a payment adjustment if members could prove the Medicare deduction.

Now, the district, dismissing the past and going forward, is proposing staggered monthly payments if proof of Medicare deductions is presented.

The matter has been moved to NYSUT for legal review.