

THE TRUSTEE

June 2023
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A Cautionary Tale

Life is busy! It can be overwhelming and sometimes difficult and chaotic. It is easy to let things slide. However, one thing that we all need to pay attention to is our health and dental benefits. When the Trust sends information and notices, please read them. This includes reading the Trustee and visiting our website for information. If you receive a letter or email from the Trust or our partners (compliance, precertification, etc.) asking for information, please respond. Failure to do so can result in loss of benefits and may require members to make costly repayments because of fraud. When fraud occurs, whether intentional or not, the member is responsible to repay the monies.

Throughout the year members are reminded to notify the Trust of any status changes, including but not limited to, birth/adoption, dependent changes, marriage, legal separation, divorce, disability, and death. Other events such as address changes, third party accidents, or other insurance coverages should also be reported in a timely manner. If you have dependents on your policy and they have other health care coverage, then that coverage may be primary and Trust coverage secondary, or even tertiary if there is additional coverage. If you have questions, please reach out to the compliance office for clarification. Completing the health insurance forms with accurate information and keeping the apprised of changes is critical to maintaining your health cover. The forms are legal documents and failure to do so can adversely affect your coverage.

The Trust Fund Plan is online at www.ktftrustfund.com. To view the plan, click on Documents. See Plan Documents, Part A, Pages 21-24. It covers Exclusions, Limitations, Subrogation, and Member/Provider Responsibilities.

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, was on Tuesday, June 13, from 4-6pm, if you missed it and wanted to make changes, please call the Trust central at 844-583- 3863 or email enrollment@ktftrustfund.com. 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.

Prescriptions

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 Manifest or retail, there is a co-pay of \$120.

- Retirees not currently on the dental plan may opt in and will need to remit the semi-annual premium prior to July 1. Contact KTF Compliance to have an invoice sent to you. (enrollment@ktftrustfund.com or 844-583-3863, prompt 1)
- All new retirees who have the Trust's Guardian Life Insurance will be terminated as of July 1, 2023, as the policy ends with retirement.

- Members enrolled in the Long-Term Care insurance retain their group policy when retiring and the Trust will continue to pay the monthly premium.

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 ADLs 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 thirty times the 25% rate.
- Notify Hancock Claims Service Center at 1-800-233-1449 to start a claim as soon as you know you will require long term care assistance. You can also start a claim online at JHLTCCclaims.com.

There is a 90-day vesting period before benefits begin, so begin the process early.

Retiree Dental Premium Holiday

Members currently enrolled in the retiree dental plan **will not receive** the traditional purple dental billing in June this year. At the recent Trust meeting, the trustees voted to institute a premium holiday for the 2023-24 plan year. New retirees should follow the instructions for maintaining health and dental benefits in retirement listed in the "Welcome to Retirement" letters they receive.

Last call for Medicare Reimbursement

This is an important reminder for all Medicare eligible retirees. If you have not yet submitted a copy of your Social Security card and Social Security benefit letter from November 2022, stating the monies that will be taken from your Social Security for 2023, **you must do it now**. The first payment will be at the end of June. If you do not send the required documentation, you will not be reimbursed for your Medicare payments. Send your documentation to the Kingston City Schools, Attn: Amanda Wells, 21 Wynkoop Place, Kingston, NY 12401 or email her at awells@kingstoncityschools.org.

In Memoriam

Paula Bojarsky

Kathleen Kachmor