

THE TRUSTEE

September 2022

Vol XVI, No. 151

WELCOME BACK

Welcome back! Hopefully, we will all have greater access to many of the social and business events that have eluded us during the pandemic. Still, 400 people die each day in the U.S. as a result of Covid. Perhaps, with the launching of a new vaccine targeting the virus variants, the impact will lessen. Masks are mandated for medical areas, but not mandated, in most other places. Masking, social distancing, and washing of hands err on the side of caution.

THE LOCAL TRUST OFFICE

With the completion of a conversion to electronic filing, the local member Trust Office is now closed. All operations will be through the Trust Hub at our Compliance Office and all member communications should be through the Trust website at: www.ktftrustfund.com or through the Trust phones at: 1-(844) KTF-FUND (583-3863). If you call them during non-business hours, always leave a message as the phones are monitored. The Trust maintains a local mailing address at: PO Box 4461, Kingston, NY 12402.

STATUS UPDATES

If there are any changes to your enrolled status in your health plan benefits (marriage, divorce, legal separation, disability, dependents, newborns, address change, etc.), please inform the Trust Hub. If changes occur during the school year, please offer updates ASAP to avoid coverage complications. Your health benefit is your second largest employee compensation, you own it, and it needs to be kept up to date.

KTF GRIEVANCES

As the last school year ended, KTF had filed two grievances against the Kingston Schools. In 2018 and 2020, the district had shorted the standard semi-annual reimbursement of Medicare Part B to retirees. Those shortages were rectified and proper payments were made. A grievance was filed relating to Part B IRMAA (Income Related Monthly Adjustment Amounts) payments. Part B charges against your Social Security are based on five (5) income levels from two years prior, regardless of the source of the income. The standard reimbursement does not fully compensate those higher income members and, while standard level members pay a zero premium, they are, essentially, paying a premium for their health insurance.

A full reimbursement of IRMAA payments should be made. The District agreed to the payments. The settlement language states:

“The District will reimburse unit members who retire on or after July 1, 2021 from this bargaining unit at the Medicare Part B Standard Premium and the Income Related Monthly Adjusted Amount (IRMAA), as applicable, as adjusted periodically by the Center for Medicare and Medicaid Services. The Federation expects that the same terms shall be set forth in Board Policy for those bargaining unit members who retired before July 1, 2021, in consideration for the Federation’s withdrawal, with prejudice against refiling, the Medicare Part B grievance No. 2022-01.”

As the KTF contract recognizes active members, the retiree language will be set forth in Board Policy. The District needs to present a form for IRMAA filing prior to the next semi-annual Part B reimbursement in December.

The second grievance addresses the non-payment by the District of eligible members' pandemic inoculation charges as provided for in both the teachers and the ESP contracts. After being rejected by the Superintendent and the Board of Education, the matter awaits the appointment of an arbitrator.

WHO DETERMINES WHERE YOU FILL YOUR RX?

Mandatory electronic prescribing in NYS went into effect on March 27, 2015. It provided for a number of exceptions. One exception is if the Rx is dispensed out of state. Caremount medical, a corporation employing medical providers, refuses to allow their provider employees to write paper prescriptions. CanaRx is a broker (not an internet service or pharmacy benefit manager) for securing out of state maintenance drugs for groups, not individuals, including the Trust, Ulster and Columbia County employees, and municipal employees throughout the United States. 93 day mail order medications through CanaRx provide savings of a minimum of 50% of plan costs with no co-pay for the member. For example, through an electronic prescription, Crestor is a \$750 charge to the plan with a \$60 member copay for a 3 month supply. Through CanaRx, the 3 month supply of the same Crestor from a Tier I pharmacy is \$90 with no member copay.

Filing on behalf of a member, a documented complaint was presented to Sen. Metzger's office in 2019 and to Sen. Hinchey's office in 2021. Metzger's office was ineffective, and Hinchey's office (visited every 3 months) has never responded. We presented a remedy: The provider has an obligation to provide the patient with a prescription, but does not control where the patient decides to have it filled. The concern: 70% of all providers now belong to a corporation that institutes rules that may compromise the doctor's ability to "do no harm" to the patient.

Recently, Caremount was sold to a unit of Optum Pharmaceuticals. Now, do we know why we were ignored?

IN MEMORIAM: Muriel Ausanio, Ruth Hoffman, Sylvia Weinberg