

THE TRUSTEE
December 2019
END OF THE DECADE

It's time to close out the second decade of the 21st century and to prepare for the third decade. Let's be ready for January 1, 2020.

MEDICARE RETIREES

If your NEW Medicare ID Card is not on file with the Trust Office, then all Medicare claims presented after January 1 will be rejected. It is imperative, to avoid any issues with Medicare claims, to forward a copy of their NEW Medicare ID card to the Trust Office. Make a copy of your card, both sides, and send it to:

Kingston Trust Fund, Attn. Kathy Hyatt, PO Box 4461, Kingston, NY 12402

OR

Take pictures of your card and email it to: kathy@ktffund.com PLEASE DO IT NOW!

NEW TRUST ID CARDS

New cards will be processed in mid-December and will be mailed to members. All dependents over 18 will receive their own card. When you receive the new ID card, please present it to your providers so they may copy it for their filing purposes. It's also a good idea for you to make a copy of both sides for your files and references.

CHANGES of STATUS

Are there any status changes related to your life or to any dependent lives that would affect health insurance coverage? Legal separations, divorces, and child custody may be very personal, but need to be reported and appropriate documentation presented to the Trust Office as they may affect eligibility for health insurance coverage. Not reporting changes and continued use of an ineligible benefit can result in fraud charges.

RETIREE DENTAL

The Trustees have voted to pay the 2nd half of the semi-annual dental premium for all enrolled members who paid the first half premium. This represents the 12th consecutive year the Trust has assumed the second half dental premium for retirees. Retirees who have the Trust dental coverage will not receive another premium invoice until the end of May 2020. It will be due by June 30, 2020 and will be for the first half of the 2020-21 school year.

ALLYHEALTH TELEMEDICINE

The Trustees have voted to discontinue offering the telemedicine benefit as of March 1, 2020 due to a lack of use by enrolled members. In 2019, only 8% of members used the benefit and use over the past two years has been in the single percentage digits.

NOCC

The Notice of Creditable Coverage notice is on the Trust website. It's an annual notice stating your prescription coverage through your plan is of greater benefit than the Medicare Part D plan.

LTCI

For members enrolled in the Long Term Care Insurance plan through John Hancock, all forms for filing a claim are on the Trust website. It is important to begin the process of filling out forms early as processing may take time and, then, there is a 90 day waiting period before payment of claims

begins. Members can initiate a claim at: 1-800-233-1449 or for general inquiries: 1-877-582-4252. The Trust Group is 90038.

DIABETES

By 2020, it is forecasted that more than 50 percent of Americans will have diabetes or pre-diabetes (United Health Group, 2010). Diabetes is an insidious disease and many diabetics are initially asymptomatic. In fact, more than 60 million Americans do not know that they have pre-diabetes.

Diabetes, one of the fastest-growing diseases in the United States, currently affects about 27 million Americans (American Diabetes Association [ADA], 2010). Another 67 million Americans are estimated to suffer from pre-diabetes, an asymptomatic condition in which blood sugar levels are elevated, but not yet high enough to be diagnostic of diabetes.

Experts predict that one out of three children born in the year 2000 will develop diabetes in their lifetime, putting them at risk for cardiac and renal disease, neuropathy, blindness and limb amputations.

Experts also anticipate that the sharp increase in the number of Americans with diabetes and pre-diabetes will escalate total healthcare spending by the end of this decade to an annual cost of almost \$500 billion.

Consuming foods like fruits, vegetables, and whole grains, as well as eating three moderate meals at the same time each day, will assist the body in better use of the insulin it produces.

IN MEMORIAM: Debra Myer | Dennis Connors