

THE TRUSTEE
September 2017
FOR EDUCATORS, FALL IS SPRING

For active educators, the beginning of a new year presents the opportunity for renewal and growth going forward with new students and a clean slate. For retired educators, September may be the most enjoyable month of the year. Not only are the summer crowds gone, but the weather is usually fabulous and it provides time for relaxing and rejuvenating. If there have been any major reorganizations to your life that affect your status, the Trust would like to be informed so your records are current.

Marriage, legal separations, divorce, births, adoptions, deaths, gender changes, primary coverage, separate spousal coverage, dependents, dependents age 26, out of area college students, updated contact information, or any other event that may affect your health care coverage. Any legal changes must be accompanied by copies of the appropriate legal documents.

Also, enrollment is necessary for benefits from the Pre-Natal/Healthy Beginnings Program, the Infertility/IVF Program, the Weight Loss Incentive Program, and the Diabetes Program.

Consult the Plan document on line at: www.ktffrustfund.com where you can also view a quick reference "At a Glance" plan summary. The Trust Office contact is: kathy@ktffrustfund.com, (P) 845 338-5422, PO Box 4461, Kingston, NY 12402, Fax-845 338-0391.

Members and providers may also utilize the Trust's 800 number for information about claims, compliance, coordinated care, mental health, and precertification, by calling: 844-KTF-FUND (844-583-3863).

Rx

All Brand Name maintenance drugs (use of 3 months +) that are available through CanaRx must be acquired through CanaRx where there is no copay. Failure to do so will result in a penalty. A complete list of all available drugs can be found at: www.KTFMeds.com. All other prescriptive drugs, including generics, are available through ProAct and their specialty drug company, Noble. Additional contact information is available on the Trust website.

WEBSITE

The Trust's website provides plan information, updates and reminders, forms, and The Trustee. It is an extensive resource that members can access at: www.ktffrustfund.com.

MEDICARE

Generally, the ultimate determination of when Medicare becomes primary depends on the facts and circumstances of each situation. Trust members who are retired are required to enroll in Medicare Parts A & B upon turning 65 or when eligible due to disability. Active members who become 65 are not required to enroll in Medicare as they are not retired.

Spouses of members who are 65 are not required to enroll in Medicare if the member spouse is active, but are required to enroll if the member spouse is retired and has primary Medicare coverage

and the spouse is to be included on the member's policy. Otherwise, the spouse is governed by his or her own insurance plan rules.

Any member suffering End Stage Renal Disease (ESRD), ALS, or a disability designated by Social Security should notify the Trust as special rules apply for Medicare eligibility and coverage.

ADDITIONAL BENEFITS

Those members who are enrolled in the Long Term Care Program are reminded that if you don't use it, you lose it. As detailed in the June issue, if any enrolled member needs substantial assistance with two or more the six (6) activities of daily living (ADL's): bathing, continence, dressing, eating, toileting, transferring or severe cognitive impairment, including, but not limited to, dementia, Alzheimer's, memory loss, poor orientation of people, places, or time, poor reasoning, or poor appraisal of situations, and care is expected to last at least 90 days, and your physician, nurse, licensed social worker or care coordinator certifies you need, from time to time, regular assistance in these areas. Members can contact John Hancock LTCI Claim's Service at: 1-800-233-1449. The Trust group number is 90038.

IN MEMORIAM: John Hobert