

THE TRUSTEE

June 2018
STATUS

As the school year comes to an end, it's important to take stock of your status in life as it affects your benefits and act on them now.

Open Enrollment for health insurance coverage continues to June 30, 2018. Any changes in status, such as marriage, legal separation, divorce, births, deaths, dependents, children turning 26, and an address change needs to be reported to the Trust.

Retiree Dental vouchers for the first half Dental premium have been forwarded to all enrollees and are due to the Trust office by June 30. All new retirees will have their Guardian Life Insurance policy terminated upon retirement. The Trust will continue paying the premium for the Long Term Care Insurance for all enrolled new retirees as well as the premium payment for all AllyHealth telemedicine members.

Traveling out of the country? Trust medical coverage is limited to an annual \$250 co-pay that applies to emergency room (outside of Canada and Mexico), in addition to the emergency co-pay, NPPO deductible, and co-insurance. Except for emergency treatment, including extended treatment following an emergency admission, where medically necessary, foreign services must be pre-approved in advance. Travel insurance is always primary to the plan.

Travel insurance from companies like Insuremytrip.com can offer benefits and peace of mind.

SUMMER BENEFIT CONTACTS

Trust Office: 845-338-5422 | kathy@ktftrustfund.com

M-W, 9:30-3:30 | Th, 11:30-3:30

Compliance Office :1-844-ktf-fund (583-3863) | KTFtrustfund.com

M-Th 9:30-3:30

Long Term Care: 9-4 | Group 90038 | John Hancock | 1-800-233-1449

Guardian Life: 9-4 | Group 446603 | 1-800-525-4542

AllyHealth: 24/7/365 | 1-888-565-3303 | Rx.allyhealth.net

SUMMER SUN

Sunburn is serious. Overexposure to the sun's harmful UV rays can be unpleasant in the short term, but may cause dark spots on the skin, increased aging of the skin, wrinkles, or, much worse, skin cancer.

Cancer of the largest organ of the body, the skin, is the most common of all cancers. Melanoma, a type of skin cancer, accounts for 1% of all skin cancers, but causes the majority of skin cancer deaths. The American Cancer Society estimates 91,270 new melanomas will be diagnosed this year. Melanoma is a form of skin cancer that starts in a certain type of cell called the melanocytes. It

can develop anywhere on the skin, but is most commonly found on the chest and back of men, and on the legs in women. In all people, the face and neck are also common sites of cancer. It is very important to know your skin and to observe any new spots, growths, or moles that appear. The first signs of melanoma can appear in one or more atypical moles. As was pointed out in last year's June Trustee, use the ABCDE Method to evaluate any spots or moles. Go to: www.skincancer.org

BREAST CANCER CHEMO

As reported last month, most women with the most common form of early-stage breast cancer can safely skip chemotherapy without hurting their chances of beating the disease. The landmark study, the largest ever done of breast cancer treatment, used genetic testing to gauge each patient's risk. Up to 70,000 patients a year worldwide can be spared the expense and ordeal of chemo drugs. As a result, most women in this situation will most probably not need treatment beyond surgery and hormone therapy.

The study was funded by the National Cancer Institute, some foundations and proceeds from the U.S. breast cancer postage stamp. The study was published by the New England Journal of Medicine.

Enjoy a safe, happy, and rejuvenating summer and we'll see you in September!

IN MEMORIAM: Mary Boyle | Lorraine Denis | Joan Reis