

THE TRUSTEE

June 2017
END OF YEAR

As another school year comes to a close, here are some reminders and updates.:

- June is Open Enrollment for health insurance coverage. Eligible members have until June 30 to make any changes. Also, remember to notify the Trust Office of any status changes (marriage, divorce, legal separation, births, deaths, dependent age 26, address, etc.) whenever they occur.
- Retirees are reminded that they have until June 30 to enroll in the retiree Dental Plan and to remit their semi-annual premium.
- All new retirees who have the Trust's Guardian Life Insurance will be terminated as of July 1, 2017 as the policy ends with retirement.
- Members enrolled in Long Term Care Insurance retain their group policy when retiring and the Trust will continue to pay the premiums.
- Any retiring members who have AllyHealth Telemedicine retain their membership at no cost.
- And, remember, if traveling out of the country, Trust health coverage is limited to emergency co-pay plus foreign travel co-pay of \$250 per injury or spell of illness. Any extended medically necessary care will be paid per the NPPO schedule. Non-emergency care is not covered and it's suggested that members purchase travel insurance from companies such as Insuremytrip.com.

Most of the essentials needed to oversee your Trust plan can be found on the Trust website at: www.ktfftrustfund.com.

SUN WORSHIPPERS

The best protection against Melanoma and skin cancer is to prevent it by covering up when in the strong summer sun. The sun is strongest between 10am and 4pm. Using sun screen UVA/UVA blocking with an SPF of no lower than 15-30 and wearing protective clothing offer increased protection.

If Melanoma should develop, it is usually curable if caught early. Periodic self examination and recognition of new lesions should be practiced. As with all body inspections, they should be done with a full length mirror, a hand mirror, and in good light. Check the easily visible places, plus, under arms, behind legs, and on your scalp.

Here are the ABCDE's of Melanoma:

A = Asymmetry: One half of the lesion does not match the other half.

B = Border Irregularity: The edges are ragged, notched, or blurred.

C = Color: The pigmentation is not uniform. There are shades of tan, brown, and black present. There may also be dashes of red, white, and blue.

D = Diameter: The width should not exceed six (6) millimeters (the size of an eraser on a pencil). And, as Seinfeld's Kramer pointed out, keep an eye on freckles ugly cousin, the mole, and any growth in size.

E = Evolution: Any changes in size, shape, or color, and if a lesion begins to itch, crust, or bleed.

LONG TERM CARE INSURANCE CLAIMS

The Trust LTCL 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 ADL's 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.

*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 30X the 25% rate.

Notify Hancock Claims Service Center at 1-800-233-1449 to start a claim as soon as you require long term care assistance. You do not have to wait until benefit eligibility is verified to begin your claim.

IN MEMORIAM: Joan Snyder | Ken Hyatt