

THE TRUSTEE

November 2019
COMING IN 2020

The next decade is right around the corner and the Trust has been preparing for it with new initiatives that will be of benefit to our members. They include added benefits for all member claim reports, a new benefit for dependants who turn 26 years of age, and a greater network of out of area providers.

Electronic EOB's are on the horizon. They will provide access to incoming explanation of benefits and a summary of all past claims. It will save the Trust the cost of postage in the mailing of hard copies. All members will be placed on the electronic on-line reports. Any members who still desire paper hard copies will need to submit a request to the Trust office.

As dependants who turn 26 years of age lose eligibility to remain on a member's health insurance, they become eligible for COBRA coverage. Previously, there was only one COBRA offering, but a new Young Adult COBRA policy, at a rate reduced from the regular COBRA cost, will be available as of January 1, 2020. The Young Adult COBRA is for ages 26-29 and is open to any former dependants who have an existing COBRA policy and to all dependants who turn 26. As all COBRA rates are established for the calendar year during January of each year, inquiries can be made to the Trust office after January 15, 2020.

MultiPlan offers an out of network provider list to aid our members when they are beyond a 75 mile radius of Kingston and the provider is not in any of our networks. For this service, there is a fee to the Trust. As of January 1, 2020, the Trust will contract with HealthFirst, a network of equal providers where there is no fee to the Trust. To reflect the change, new ID cards will be mailed in December. Please destroy your old ID cards when the new cards arrive.

And, by July 1, 2020, the Trust hopes to have in place a Retiree Rx card. It will become the primary Rx card for all Medicare Retirees. They will still have access to ProAct Rx for those drugs that may not be available through the RetireeRx program and CanaRx will remain for all Brand Drugs available through CanaRx with no co-pay. The Trust will have a general informational meeting, as was done before CanaRx was implemented, prior to activation of the RetireeRx program.

LOWERING YOUR RISK OF HEART DISEASE

It is critically important to be aware of your family risk and history of heart disease, especially early heart disease. While heart disease is so common that it strikes every family, cases of heart disease that arise at an early age, before 50 for men and before 60 for women, may be indicative of an underlying genetic predisposition to heart trouble. If you know your parents, grandparents, or close relatives suffered from heart disease at young ages, your doctor needs to know. There are specific gene and blood tests that may reveal your predisposition for heart trouble. So, what to do?

More exercise, even once a week, can reduce your risk of heart disease. Raising your heart rate with regular exercise is a plus. You can calculate your maximum heart rate by subtracting your age from 220. It represents the maximum number of times your heart should beat per minute during exercise. The American Heart Association generally recommends a target heart rate of:

^Moderate exercise intensity of 50% to about 70% of your maximum heart rate.

^^Vigorous exercise intensity of 70% to about 85% of your maximum heart rate.

If you're not fit or you're just beginning an exercise program, aim for the lower end of your target heart rate zone. Then, gradually build up the intensity. If you're healthy and want to exercise at a vigorous intensity, opt for the higher end of the zone. Build intensity gradually.

If walking is your preferred mode of exercise, a single weekly bout isn't enough to safeguard your heart. Aim for at least 5,000 steps a day.

Eating a variety of whole fruits and vegetables is the foundation of a heart healthy diet. Choose a range of colors as a fruit or vegetable's color is determined by its nutrient components. By eating plenty of reds, yellows, oranges, and purples with your leafy greens, you'll ensure your body and heart are receiving what they need.

AVOID ADDED SUGAR! The American Heart Association recommends that men limit their added sugar intake to 36 grams a day (one oz.=28grams). It amounts to roughly the amount in one 12 oz. can of soda. For women, the daily limit is 25 grams; the amount in a 7.5 oz. can of Coca Cola.

And, smoking is the #1 cause of heart disease. Quitting is the best thing you can do for your heart.

IN MEMORIUM: Patricia Kinstrey