

THE TRUSTEE

June 2019

ARE YOU UP-TO-DATE FOR THE SUMMER?

Your current status is important for your health care coverage. The Trust must be notified of any and all changes in your member status, including, but not limited to, address, marriage, divorce, legal separation, child custody, births, death, age (children turning 26), dependents, disability, active/retired, and any condition affecting special programs, such as diabetes, prenatal, infertility, and weight loss.

New prescriptions? Existing prescriptions? Always check to see if a Brand Name Rx is available through CanaRx by going to KTFMeds.com for a listing of available drugs. If your maintenance Brand Name drug is available through CanaRx (with no co-pay) and you choose to obtain it through ProAct, there is a double co-pay penalty (\$120).

Open Enrollment for 2019-20 is available during June. Any changes in medical or dental coverage are due to the Trust Office by June 30.

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 www.insuremytrip.com can offer benefits and peace of mind.

PROTECT YOUR LARGEST ORGAN

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

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 446603 | 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
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Become an Organ Donor: <https://donatelife.ny.gov/register>

IN MEMORIUM: Laura Hilbert