

THE TRUSTEE

October 2017
CLAIMS SUBMISSION

Here is a reminder of where claims need to be submitted:

- All Medical physical health from a provider goes to MagnaCare.
- All Mental and Behavioral Health from a provider goes to MagnaCare.
- All Dental from a provider goes to Syntonic.
- All member secondary claims and reimbursements go to Syntonic.

Some providers continue to send claims, incorrectly, to the Trust Office. Make sure providers consult the ID card for correct submission addresses.

Some services require pre-certification, either initially or after 6 visits. Some providers submit claims where the services were never pre-certified, especially where the service needed an authorization of medical necessity. This creates a delay in the adjudication of claim payments/reimbursements.

Pre-Certification is required for all In-Patient care, MRI's, CAT Scans, Surgery, Massage Therapy, Physical Therapy, Office Visits to the same provider in excess of 6, and Diagnostic Tests over \$2,500.

Contact Trust Compliance at: 1-844-KTF-FUND ([583-3863](tel:583-3863)).

ENROLLMENT FORMS

The form is on the Trust website: www.ktftrustfund.com. There are 200 members who have not completed the new Enrollment Form. It's an important benefit that's not important until it's important.

Also, the Enrollment Form has a menu for "New" enrollment and for "Changes" in enrollment. This is where members can update status changes, download the form, attach copies of any necessary legal documents, and forward to the Trust Office in a timely fashion.

Again, who's legally covered and who isn't (fraud) is not important, until it's important.

COORDINATION OF BENEFITS (COB)

Full Medicare crossover with the new vendors, MagnaCare and Syntonic, was not fully functional until March. Medicare bills from January and February were addressed, but if any Medicare members are receiving any bills for services in January or February, they will need a Medicare EOB. Contact the Trust Office ([845-338-5422](tel:845-338-5422)).

LONG TERM CARE INSURANCE

The Trust has a group LTCI policy with John Hancock and pays the monthly premium for all enrollees. Several members have a Supplemental policy providing increased coverage and/or spousal coverage wherein they pay the premium, either in direct payment (retirees) or through payroll deduction (actives).

Hancock is moving to Direct Billing as of January 1. This affects only those who have Supplemental policies. If you received a notification and are enrolled in the group policy, you are unaffected and should disregard the notice. If you are an active member with a Supplemental plan, payroll deduction will cease as of January 1 and you will have to establish a new payment plan as per the options in the letter.

Na Na

“Sha na na na, hey hey, good bye!”

It's been said, “You are what you eat.” One element that seems to be in all packaged and processed food is Sodium, symbol “Na.” While paying attention to the sugar content of most foods, it is equally important to check the sodium level. It's everywhere!

A member related a story of going for their annual physical and being informed that their usually stable blood pressure was very high.

Prior to arriving for the physical, the member had a coffee with sugar, an energy bar, and a Raman soup. Upon returning home and checking the contents of these foods, the energy bar was 22% sodium and the Raman soup was 37%. This much sodium had the effect of causing sudden hypertension; a quick spike in their blood pressure. Chronic high blood pressure is continually a present danger and is controlled by medication, but when there is a sudden rise in pressure, people may not be aware of the danger. A good way to notice when you've had too much sodium is to make a fist and see if everything feels swollen. And, if you can, check your ankles, as everything settles to the lowest point. And, avoid sodium on planes.

As the song says, “Sha na na na, hey, hey, good bye.” Say “Good Bye” to excess sodium (Na).

IN MEMORIAM: Vincent Puleo