

**THE TRUSTEE**  
February 2019  
PLAN AMENDMENTS

**T**he following amendments to the Trust health plan of the Kingston Trust Fund were agreed to by the Trustees for 2019:

**THERAPY**

Laser Therapy for conditions where a cure is not expected, but may minimize the condition, is limited to a \$2,500 annual benefit, effective 1/1/2019.

**PRESCRIPTION OOP LIMIT**

The Rx Out of Pocket is limit shall be increased to \$2,550, effective 1/1/2019.

**ERECTILE DYSFUNCTION (ED)**

The maximum annual benefit for any prescriptive ED drug shall be increased to \$2,000, effective 4/1/2019.

**PRESCRIPTIVE DRUG CO-PAYS**

All co-pays, retail and mail order, generic and Brand (Except for CanaRx which has no co-pay), shall be increased by \$5, effective 4/1/2019.

Retail: Generic will be \$15, Brand (Medicare) will be \$25.

Brand will be \$40.

Mail Order: Generic will be \$20, Brand will be \$60.

When the price of the drug is less than the co-pay, the drug purchase will not be dispensed through the plan.

The pharmaceutical industry has announced that they will increase drug prices by an average of 6.7% in 2019. This represents a direct dismissal of the Trump administration's position of promising greater control of drug prices as expressed in the 2018 State of the Union address. As detailed in the January edition of The Trustee, there were several avenues of consideration involved in addressing drug costs. Co-pays have remained consistent since 2012 while drug prices have continued to climb every year since. The across the board changes will provide for a less impactful event for members and a less complicated system for all concerned.

The CanaRx program has generated significant savings for the Trust. In the last quarter of 2018, savings were calculated to be \$170,000. The annual projected estimate of savings is \$670,000. Members have no co-pay, yet there are a dozen members who don't use it and pay the double co-pay penalty while the Trust is saddled with a drug price at twice the cost. There are some providers who refuse to write a paper prescription despite NYS Public Health Law 281 which allows for paper prescriptions if the Rx is being filled out of state. The member, not the provider, determines where it will be filled.

Members who need Epipen or Auvi-q for allergies, as the purchase will be outside of the plan, must pre-certify the request. In the marketing of these products, the cost for a package of two, with a shelf life of one year, ranges from \$0 to \$2,500. The Trust will search for any discount coupons that are available.

**IRS 1095 FORMS**

The IRS 1095 form provides proof of medical coverage in filing income taxes. In 2017, the form was dismissed by the new administration and wasn't needed. As the district is the employer responsible for providing the form to members, it will be mailed by the deadline date of March 1, 2019. Please advise your tax consultant.

**LONG TERM CARE INSURANCE**

For members who have Trust medical coverage and are enrolled in the LTCI plan, claim forms for filing for Long Term Care benefits are on the Trust website. Go to [www.ktftrustfund.com](http://www.ktftrustfund.com) and click on "Documents." There is a 90 day waiting period before benefit payments are activated. They are not retroactive to the beginning of the 90 day period, so it is advisable to submit the forms well ahead of the date when payment for services are needed.

**MEDICARE.GOV APP**

Is your medical item or service covered by Medicare Part A and/or Part B? Check it out on the new Medicare app at Medicare.gov. It's available for free on the App Store and Google Play.

Use the app at the doctor's office, in the hospital, or anywhere you use your smartphone or tablet. Once it's installed, you can use "What's Covered" even when you're off line. Search or browse in the app to learn what items and services are covered, how to get covered benefits, and basic cost information.

IN MEMORIAM: Mary Kirk | Ruth Carlson | Mary Ann Jones