

THE TRUSTEE

April 2020

THE PEBBLE IN THE POND

Prior to official federal recognition of the pandemic, Governor Cuomo initiated procedures in New York to limit the spread of the Covid-19 virus. Now, mid-way through April, it appears that, although deaths remain at a high level, the number of newly hospitalized and ICU admitted, is plateauing. While an encouraging sign, this is not a signal to relax the guidelines and to let your guard down. Trust members who have tested positive for the COVID-19 virus are less than 1%. It's a tribute to your attention to safety practices in keeping yourself and others safe.

The primary focus is in going forward; staying safe, getting healthy, and learning from the experience. There will be time to look in the rear view mirror. There are usually indicators that can provide future guidance in many of life's events, be they positive areas of trends or negative areas of disease. Hindsight may be 20/20, but the sooner we recognize an indicator of future concern, the better prepared we can be to manage it. It's better to define a health related issue at Stage I than at Stage 4. When the pebble hits the pond, it sends out ripples that may reach the other shore. The bigger the pebble, the bigger the ripple. And, after reaching the opposite shore, it will send the ripple back across the pond. It could result in a tsunami if its more than a pebble and bigger than a pond. An under recognized epidemic has become a pandemic and the spread of the ripple has yet to reach other areas of our country and the world, especially in the Southern Hemisphere. It's impact will be with us for a while.

The world health community continues to monitor closely the emergence of the "coronavirus disease 2019" (COVID-19). At this time, no one knows how severe the global outbreak will be or the total economic impact as the world takes steps to contain the spread of COVID-19. Recently, the CDC recommended face coverings be worn by people when you are out and about and the 6' of separation is compromised. In addition, continue to:

- Stay home when you are experiencing fever, cough, or shortness of breath.
 - Wash your hands frequently with warm, soapy water for at least 20 seconds(singing a verse of "Happy Birthday."
 - Cover your mouth with tissues whenever you sneeze, and discard used tissues in the trash.
 - Avoid touching your eyes, nose, or mouth.
 - Avoid people who are sick with respiratory symptoms.
 - Clean frequently touched surfaces.
 - Use cleaning sprays and wipes to clean and disinfect frequently touched objects and surfaces such as telephones and keyboards.
 - Do not associate with others if you are experiencing respiratory symptoms such as fever, cough, shortness of breath, sore throat, runny or stuffy nose, body aches, headache, chills or fatigue.
- Currently, the Centers for Disease Control and Prevention recommends that employees remain at home until at least 24 hours after they are free of fever (100 degrees F or 37.8 degrees C) or signs of a fever without the use of fever-reducing medications. Medications, like Tylenol, may temporarily reduce a Coronavirus fever, but it will return within 24 hours. So, don't think it's over. Stay safe; stay healthy!

PROACT, the Trust's Prescription Benefit Manager, has instituted a COVID-19 hotline at (866) 287-9885 for any concerns regarding resupplies of pharmaceuticals you receive from them.

CANARX provides Brand Name maintenance drugs where there is a 90-day supply of medication. If you have a prescription with CanaRx, you have already received a phone call. They have begun to reach out, in advance, to patients coming due for refills and are willing to issue refills up to 30-days early for patients concerned about possible supply shortages.

TELEMEDICINE

If you have a scheduled office visit with your provider and would rather not physically go out to the office, contact your provider regarding an on-line meeting. If they can provide a Skype or Face Time meeting, have them pre-certify the reason for the meeting through the Trust Compliance office at: (844) KTF-Fund (583-3863). Approved on-line telemedicine office visits will be treated the same as a physical office visit.

TESTING

No copays or cost-shares for COVID-19 testing. We're waiving copays and cost-shares for COVID-19 testing. Only a health care provider or hospital can administer the test and send the sample to an approved lab for results.

No copays or cost-shares for COVID-19 diagnostic offices visits. We're waiving out-of-pocket costs for COVID-19 testing-related visits with in-network providers, whether at a provider's office, urgent care center, emergency room or via virtual care, through April 30, 2020.

ON-LINE EOB's

The Trust will be launching an on-line Explanation of Benefits (EOB's). Every Trust member, spouse, and dependent over 18 will receive a letter providing an activation code and detailing establishing a portal for all of their EOB's. **PLEASE**, if you have moved, inform the Trust of your new address or the letter will never reach you. In the future, when an EOB is available, a notification email will be sent to the registered email on the account.

IN MEMORIAM: Jo Anne Turck | Sharon Daw