

THE TRUSTEE

September 2019

IT'S A NEW YEAR. WELCOME!

Welcome to all new hires. Welcome Back to all returnees. And, Welcome to all Not Back to School Retirees! Let's hope for a year of great events and benefits in 2019-20 as the Trust enters its 23rd year. Good health is wished for all! Here are some check-offs of Trust items for beginning the new term.

STATUS

Have there been any changes in your or your dependents status? Please inform the Trust Office of any changes related to marriage, legal separations, divorce, births, adoptions, deaths, gender changes, primary coverage, separate spousal coverage, dependents, dependents reaching age 26, out of area college students, updated contact information, or any other event that may affect your health care coverage. Copies of the appropriate legal documents must accompany any legal changes. It's not important until its important, so do it now!

Also, a reminder that pre-certification enrollment is necessary for benefits from the Pre-Natal/Healthy Beginnings Program, the Infertility/IVF Program, the Weight Loss Incentive Program, and the Diabetes Program.

There have been two plan amendments, effective July 1. The cap for medical marijuana was raised from \$1,000 to \$2,000/yr. and the need for pre-certification by your provider for any surgery was raised from \$1,500 to \$2,500.

Consult the Plan document at: <http://www.ktffrustfund.com/documents.html> where you can also view a quick reference "At a Glance" plan summary. The Trust Office contact is:

[Kathy Hyatt | kathy@ktffrustfund.com](mailto:kathy@ktffrustfund.com) | (P) 845-338-5422 | PO Box 4461, Kingston, NY 12402 | (F) 845-338-0391 | She can also receive PONY Mail addressed to: Kathy Hyatt at Central.

Members and providers may also utilize the Trust's 800 number for information about claims, compliance, coordinated care, mental health, and pre-certification, by calling: **844-KTF-FUND (844-583-3863)**.

Rx

All Brand Name maintenance drugs (use of 3 months +) that are available through CanaRx must be acquired through CanaRx where there is no co-pay. Failure to do so will result in a penalty. Find a complete list of all available CanaRx drugs at: www.KTFMeds.com. All other maintenance prescriptive drugs, including generics, are available through ProAct and their specialty drug company, Noble. Additional contact information is available on the Trust website.

WEBSITE

The Trust's website provides plan information, updates and reminders, forms, and The Trustee. It is an extensive resource that members can access at:

www.ktffrustfund.com.

MEDICARE

Generally, the ultimate determination of when Medicare becomes primary depends on the facts and circumstances of each situation. Trust members who are retired are required to enroll in Medicare Parts A & B upon turning 65 or when eligible due to disability. Active members who become 65 are not required to enroll in Medicare as they are not retired.

Spouses of members who are 65 are not required to enroll in Medicare if the member spouse is active, but are required to enroll if the member spouse is retired and has primary Medicare coverage and the spouse is to be included on the member's policy. Otherwise, the spouse is governed by their own insurance plan rules.

Any member suffering End Stage Renal Disease (ESRD), ALS, or a disability designated by Social Security should notify the Trust as special rules apply for Medicare eligibility and coverage.

ADDITIONAL BENEFITS

Those members who are enrolled in the Long Term Care Program are reminded that if you don't use it, you lose it. When any enrolled member needs substantial assistance with two or more of the six (6) activities of daily living (ADL's): bathing, continence, dressing, eating, toileting, transferring or severe cognitive impairment, including, but not limited to, dementia, Alzheimer's, memory loss, poor orientation of people, places, or time, poor reasoning, or poor appraisal of situations, and care is expected to last at least 90 days, and your physician, nurse, licensed social worker or care coordinator certifies you need, from time to time, regular assistance in these areas, then contact John Hancock LTCI Claim's Service at: 1-800-233-1449 or, to initiate a claim: 1-877-582-4252. The Trust group number is 90038. There is a 90 waiting period before benefits begin and all forms must be completed before the clock begins. To assist members, all of the necessary LTCI Claim Forms are on the website. Download, familiarize yourself with the information, and have the form ready to go. Remember, the time to repair a roof is when the sun is shining, not when it's raining.