

THE TRUSTEE

May 2021

IDENTIFYING BENEFICIAL FOODS

Last month, we looked at the effect of pH levels as the key to a healthier you. Now, let's present some foods that will assist in balancing a diet and maintaining a beneficial pH level.

The more acidic foods consumed, the more acidic the body and the harder it works to correct the pH levels. Likewise, too many alkaline foods produce an excess of alkaline in the body, so a balanced diet is key.

And, acidic foods are not identifiable by taste. Lemons are scientifically classified as acidic, but they are alkaline forming in the body. As Rose Wellness notes, "During digestion, the citric acid in the lemon is oxidized into water and carbon dioxide." Outside the body, milk is an alkali, but within during digestion, it becomes acidic. Typically, foods containing protein, sulfur, and phosphate are acid forming and should be eaten in moderation. Other foods acidic within the body include dairy, beef, shellfish, grains, corn, processed foods, refined sugars, sodas, and beer.

Alkaline forming foods include those rich in potassium, calcium, magnesium, sodium, and iron and should be consumed to balance off an acidic body. They include spinach, kale, cucumbers, broccoli, avocados, seaweed, limes, lentils, and apple cider vinegar. Notice, most are green vegetables, the basis of Joy Gross' leafy green smoothies. Since a Western Diet produces an acidic body and a promotion of negative health issues, to balance your pH level, 80% of your diet should be alkaline foods. Fresh fruits, vegetables, leafy greens, and salads coupled with 20% lean proteins. And, don't forget water. Irwin Stillman would appear on the Tonight Show with Johnny Carson in the 1960's and promote the Stillman Diet of consuming eight 12 oz. glasses of water a day. Water helps the kidneys filter waste and restore pH levels.

Maintaining strict adherence to a diet is difficult, but you can buy a pH testing kit, determine your body's acidic level, and create an awareness of your health. Then, begin to change your diet to defend your body against chronic diseases, inflammation, pain, and illness by keeping your pH level between 6.5 and 7.5.

NEW RETIREES

For those three dozen newly retired members, upon retirement, the Guardian life benefit ceases, but members will continue to receive the group Long Term Life Insurance benefit through John Hancock.

The Trust website (www.kfftrustfund.com) has a document attachment of long term care insurance claim forms. It is suggested members who anticipate filing a LTCI claim in the future prepare the documents ahead of time as there is a 90 waiting period for the benefit to begin.

MEDICARE PART B

The Medicare deductible for 2021 is \$203, an increase of \$5 over the 2020 rate of \$198. This amount must be met before Medicare benefits begin.

The Medicare Part B minimum premium for 2021 is \$148.50/mo., an increase of \$3.90 over the 2020 rate of \$144.60. It is based on your income taxes from two years previous. The current minimum premium is for those either single or married filing separately with modified adjusted gross income (MAGI) of \$88,000 or less and for married taxpayers filing jointly with MAGI's of \$176,000 or less.

If your MAGI is over the minimum amount, you may be eligible for the Income-Related Monthly Adjusted Amount (IRMMMA). For example, those with a MAGI between \$88,000-\$111,000 single/filing separately or \$176,000-\$222,000 filing jointly have a monthly premium of \$207.90. Any Part B reimbursement would be based on this premium if you have proof of payment. Contact the Kingston Schools Business Office for information,

The 2020 rate was shorted by the district in the December 2020 half year payment by \$9.60/mo. and is owed to all eligible members. And, the 2018 rate of \$134/mo. was paid by the district at \$109/mo... a deficit of \$25/mo.

To receive the full minimum payment, the district negotiated with individual retirees and demanded proof of premium payments. The district claims there were six (6) people who paid less than the minimum, but they have never investigated and never inquired, yet found it acceptable to pay the minimum reimbursement to everyone in 2019. Now, after three years, the district will contact SS for an explanation of the 2018 premiums paid by these six. If you are paying less than the minimum, you have a duty to inform the district. Premiums are either deducted from Social Security or billed directly if you are not yet receiving SS benefits.

Your premium payments are reimbursed by the district semi-annually in June and December.