THE TRUSTEE

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COVID Public Health Emergency Act Ends

As of May 11, 2023, the Federal Public Health Emergency for COVID -19 ended. This marks the end of the emergency federal response to the COVID-19 pandemic. It also marks the end of some of the free health services that were available to people during the pandemic. The federal government will transition access to COVID 19 vaccines and treatments to the traditional health care marketplace while ensuring availability of these vaccines and treatments. What does this mean for the Trust Plan?

The Trust will continue to cover COVID 19 vaccines in the same manner it does for other vaccines. (Vaccines recommended under the Advisory Committee on Immunization Practices (ACIP) are a preventative health service and will be covered without a co-pay.) It will also cover medically necessary COVID testing. It will no longer cover over the counter (OTC), at home COVID test or COVID testing for travel. (Several countries, including the United States have ended the travel requirement to test negative before allowing entrance.) Out-of-pocket expenses for certain COVID treatments will be similar to the traditional copays associated with other drugs.

The same changes will apply to those members who are Medicare beneficiaries enrolled in Part B. They will continue to have coverage with no cost sharing for laboratory conducted COVID 19 testing when ordered by a medical provider, but their access to free, OTC COVID 19 Test kits will end.

One other area that will experience a return to pre COVID 19 is dispensing of controlled substances via telemedicine. Practitioners will no longer be able to prescribe controlled substances without the in -person interaction. The DEA is initiating new rules that would extend the flexibilities under certain circumstance to avoid a gap in services for patients.

Summer Travel Season

With summer comes the summer travel season and the frequently asked question "Do I need travel health insurance?" If you are traveling within the United States, your health insurance coverage is sufficient. However, if you are planning a trip out of the country, the Trust Plan *ALWAYS* recommends travel insurance. Our health plan does have foreign travel coverage, but if something happens, you will have a foreign copay, and out of network deductibles, since there are **no in-network providers outside the United States**. Additionally, the foreign provider can bill you 100% above and beyond any allowable amount, along with other fees. It can become very expensive, very quickly. There are many places to obtain travel insurance. Although we do NOT recommend any one specifically, *InsureMyTrip* (www.insuremytrip.com) is available online and easy to obtain. Purchasing travel insurance is definitely a good idea. Hopefully, you won't need it, but if you do, you will be glad you have it!

Manifest Pharmacy Accounts

Our partnership with Manifest Pharmacy has been going very well. As of January 1, 2023, all existing ProAct accounts were transferred to Manifest Pharmacy. If you did not use ProAct previously, and now need to use the mail order option, you can contact Manifest Pharmacy at 1-888-770-4009 to quickly set up an account for your maintenance drugs. If your doctor sends a prescription to Manifest Pharmacy and you don't have the account activated, it will delay you receiving the medication. Manifest cannot automatically set up delivery for you, until they speak with you. The easiest way to set up an account is to contact them and put a credit card on file. They will make sure you get your medications quickly. Members report that Manifest is wonderful to work with. They are responsive to the needs of our members and go above and beyond to help get medications and medical supplies.

Retiree Dental Premium Holiday

Members currently enrolled in the retiree dental plan **will not receive** the traditional purple dental billing in June this year. At the recent Trust meeting, the trustees voted to institute a premium holiday for the 2023-24 plan year. New retirees should follow the instructions for maintaining health and dental benefits in retirement listed in the "Welcome to Retirement" letters they receive.

Update on Therapeutic massage

As of July 1, 2023, the plan will increase the maximum benefit per visit by $20. Members are reminded that they are responsible for any costs beyond the maximum benefit of $70.

Please Review your Explanation of Benefits (EOBs)

Members are encouraged to review their EOBs upon receipt of them. Please check for the accuracy of the procedures listed. Recently we have had members report being charged for services/ procedures they did not receive. Mistakes happen, but they can be corrected if we know about them.

Medicare Reimbursement

This is an important reminder for all Medicare eligible retirees who have not yet submitted their request for reimbursement for Medicare Part B to the district. Please do it **as soon as possible**. Members must submit a copy of their card and Social Security letter showing the monthly charge, once a year. The first reimbursement payment is due in June. The district sent a letter in April requesting documentation of your payment for Medicare part B. If you do not send the required documentation, you will not be reimbursed for your Medicare payments. Send your documentation to the Kingston City Schools, Attn: Amanda Wells, 21 Wynkoop Place, Kingston, NY 12401 or email her at awells@kingstoncityschools.org.

June is Open Enrollment

June is Open Enrollment for health insurance coverage. The Trust has scheduled an Open Enrollment information session at the NYSUT Conference Center, 201 Stockade Drive, Kingston, on Tuesday, June 13, from 4-6pm. Eligible members have until June 30 to make any changes.

Returning From a Leave

Active members who are returning to work from a leave of absence are reminded that they must notify the KTF Trust Fund in order to reinstate their Health and Dental insurance. Please email enrollment@ktftrustfund.com with your date of return.

In Memoriam

Ana Nober   Victoria Brooks