

THE TRUSTEE

May 2017
YOUR TRUST HEALTH PLAN

Last month, we presented a brief history of the Trust. This month, it's time to focus on terminology that can assist in understanding your health care benefits. And there is no need to print it here, as it's all available on the Trust's new website at: www.ktftrustfund.com. For Medical, simply, go to "Documents," then click on "Notices." There are three (3) items to choose: Benefits Summary, Part D-NOCC 2017, and SBC 2017.

The SBC (Summary of Benefits and Coverage) should be read first. It defines many of the terms used in defining benefits. Many members are confused about the differences among deductibles, co-pays, co-insurance, out of pocket, etc. This document defines these terms and others.

The Benefits Summary outlines in four (4) pages important contacts, precertification, basic deductibles, co-pays, co-insurance, and out of pocket limits; preventative, prescription coverage, in-network and out of network benefits, emergency and lab services, and in-patient hospital and surgical services.

The NOCC (Notice of Comparable Coverage) is a Medicare related document that is published every year detailing for Medicare recipients that the prescription coverage through the Trust is superior to the Part D Medicare Rx Coverage and, therefore, you don't have to sign up for Part D coverage.

Information on the Dental plan can be found on the same "Document" page by clicking "Plan Documents" and selecting "Part D." This will provide an outline of the Dental benefits, including coverage on any of the Four Tiers of coverage. Some benefits require a mandatory waiting period after enrollment to access the benefit.

On the Trust website, under "Documents," all forms, including Precertification Provider forms, can be accessed and downloaded.

And, as always, members can contact Kathy at the local Trust Office at (845)338-5422 or email her at: Kathy@ktftrustfund.com.

SINGLE PAYER HEALTH INSURANCE

Amid the chaos of a national health care plan coming out of Washington, there has been much discussion regarding single payer health insurance. Several nations, including Australia, France, Canada, and the United Kingdom have single payer plans. In Single Payer plans, governments collect money for coverage through taxes and oversee provider use either through public or private administrators.

New York State has been attempting passage, since 1992, of the New York Health Act, which would establish a statewide single-payer health plan. The New York Health Act passed the Assembly by a 2-1 margin three times: once in 1992 and again in 2015 and 2016, but did not advance through the Senate Health Committee.

SUMMER TRAVEL: Summer travel plans have been made and members are reminded that if they intend to travel outside the United States, Mexico, or Canada, travel insurance is highly recommended. Benefits outside the U.S., Mexico, and Canada are limited to emergency treatment

and are subject to both the foreign co-pay of \$250 and any emergency room co-pay. All other charges related to or following the emergency, including in-patient and/or out-patient care that is medically necessary will be paid as an out-of-network benefit. Emergency treatment is limited to six (6) weeks. Vacation travel insurance is recommended for extended coverage. An all-inclusive website for travel insurance is: www.insuremytrip.com. If any member or their dependents are traveling to a war zone, be aware that benefits may be denied due to injuries incurred as a result of an act of war, such as a suicide bomber, in any of the high-risk countries and, especially, those countries listed by the U.S. State Department as off limit to Americans. If you're traveling this summer and will be away when a prescription is due for renewal, an Rx override waiver can be obtained. Contact Compliance at: 1-844-KTF-FUND.

UPDATES/REMINDERS :

OPEN ENROLLMENT: Those eligible members who want to change their health insurance coverage must submit enrollment forms by June 30. Kathy will be at the NYSUT Conference Center on Wed., June 7, 3-4:30pm, to assist any member in changing their enrollment

IN MEMORIUM: Doris Prehn | Ann Suski