
The Newsletter of the Kingston Trust Fund



THE TRUSTEE

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Summer Safety Tips

Summer is a time for fun in the sun, but it also brings unique health and safety challenges. Whether you're heading to the beach, planning a hike, or firing up the grill, a few simple precautions can keep you and your family safe all season long.

Skin Safety -Sunburn and skin damage are common summer concerns. Protect your skin by:

- **Applying sunscreen** with at least SPF 30 every two hours, especially after swimming or sweating.
- **Wearing protective clothing**, including hats and sunglasses with UV protection.
- **Seeking shade** during peak sun hours, typically between 10 a.m. and 4 p.m.

Activity Safety-Outdoor activities are great for fitness and fun, but it's important to stay safe:

- **Hydrate regularly**, especially in hot weather or during intense activity.
- **Take breaks** in shaded or cool areas to prevent heat exhaustion or heat stroke.
- **Use safety gear** for sports, biking, and swimming, and never swim alone.

Insect Protection: Ticks & Mosquitoes-Ticks and mosquitoes can transmit serious illnesses like Lyme disease and West Nile virus. Stay safe by:

- **Using insect repellent** with DEET, picaridin, or oil of lemon eucalyptus on exposed skin and clothing.
- **Wearing long sleeves and pants** in wooded or grassy areas.
- **Checking for ticks** after spending time outdoors, especially around the scalp, armpits, and behind the knees.
- **Removing standing water** from your yard to reduce mosquito breeding grounds (e.g., buckets, birdbaths, clogged gutters).

Food Safety-Picnics and barbecues are summer staples, but they can pose food safety risks:

- **Keep cold foods cold** by using insulated coolers with ice packs.
- **Cook meats thoroughly** to safe internal temperatures (e.g., 165°F for poultry).

- **Avoid leaving perishable foods** out for more than two hours—or just one hour in temperatures above 90°F.

By taking a few precautions, you can enjoy everything summer has to offer while staying safe and healthy!

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 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. It can become extremely expensive, very quickly. Purchasing travel insurance is definitely a great idea and a worthwhile investment. Hopefully, you will not need it, but if you do, you will be glad you have it!

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 2025-2026 plan year. This means that current retirees who are enrolled in the KTF dental insurance will not have a premium payment for the 2025-25 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.

Retirees not currently on the dental plan may opt in. Interested members will need to remit the semi-annual premium prior to July 1. Contact KTF Compliance to have an invoice sent to you. (enrollment@kfttrustfund.com or 844-583-3863, prompt 1)

Information for New Retirees

To maintain your health and dental benefits in retirement, new retirees should follow the instructions in the *Welcome to Retirement letters* they receive. Newly retired members should submit payment for dental insurance by **July 1, 2025**.

Retirees who have had the Trust’s Guardian Life Insurance will be terminated as of **July 1, 2025**. The policy is in effective until retirement or until the age of sixty-five.

Members enrolled in the Long-Term Care insurance retain their group policy when retiring, and the Trust will continue to pay the monthly premium.

In Memoriam

Eileen Gulisano

Benefit Contacts

Please keep this list handy, in case you need to contact the Trust or any of our providers.

MagnaCare Medical Network- KTF Plan

Member services – 800-352-6465

mycreatehealth.com – this app can be downloaded to your phone or computer. The site is user friendly. Members can view EOBs, see the status of filed claims and preauthorization requests, as well as access providers lists and forms, and more.

Member reimbursement and claims: Members who need to submit reimbursement or claims should send them to the address below:

MagnaCare/ KTF Plan

PO Box 8085

Garden City, NY 11530

The above address is for **members only**.

Providers should continue to use the address below:

MagnaCare/ KTF

PO Box 1001

Garden City, NY 11530

Please be sure to give your medical card to your providers. All medical claims must go to the MagnaCare address.

For medical claims prior to **1/1/2025 including gym membership reimbursements for 2024**, please send claims to Syntonic Systems, 111 John St. Ste. 1700, New York, NY 10038, **until June 30, 2025**.

Prescription Benefits

Four Corners Health

- Members support / general questions – 8 66-443-9331
- Members portal – www.fourcornershealth.myrx.com
- Manifest Pharmacy (mail-order) – phone 888-770-4009
- CVS Specialty Pharmacy – 800-237-2767
- For escalations or to reach John Olsen – 833-599-6777 ext. 200

CanaRx: www.canarx.com/ log on to KTFMeds or call 866-893-6337

Please check the list of drugs available on the formulary. Drugs will be added and removed from this list depending on availability and cost to the Trust. If you are taking medication that becomes unavailable, you will receive a call from one of the team members at Four Corners Health to let you know and help set up delivery through ManifestRx.

Dental Benefits Contacts

Sele-Dent 800-520-3368 or visit www.Sele-Dent.com

Dental Claims should be sent to the address below.

Sele-Dent Inc.
1 Huntington Quad Suite 1S03
Melville, NY 11747

Additional Resources

Questions regarding eligibility, compliance or general questions,

844-583-3863 (844- KTF- FUND)

Prompt 1 – Eligibility

Prompt 2- Compliance

Compliance/ appeals or claims prior to **January 1, 2025, please call**

844-583-3863 (844- KTF- FUND) or email appeals@ktftrustfund.com.

To notify the Trust of changes in address, marriage, divorce, births, deaths or other changes please email enrollment@ktftrustfund.com

Also visit our website- www.ktftrustfund.com for reimbursement forms, “Benefits at a Glance”, complete plan documents, archived copies of the *Trustee*, and links to the MagnaCare and Sele-Dent websites.

Kingston Office address: Kingston Trust Fund

PO Box 4461

Kingston, NY 12401

To reach Lauri Naccarato, please email - lauri@ktftrustfund.com or call 845- 338-5422.