
The Newsletter of the Kingston Trust Fund



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Memory and Aging

Older adults may worry about their memory and other thinking abilities, such as taking longer to learn something new. These changes are usually signs of mild forgetfulness — or age-related forgetfulness — and are often a normal part of aging.

However, more serious memory problems could be due to mild cognitive impairment, dementia such as Alzheimer's disease, or other factors beyond normal aging.

Memory changes with age

As people grow older, changes occur in all parts of the body, including the brain. As a result, some people notice that they do not remember information as well as they once did and are not able to recall it as quickly. They may also occasionally misplace things or forget to pay a bill. These usually are signs of mild forgetfulness, not a serious memory problem.

It is normal to forget things once in a while at any age, but serious memory problems make it hard to do everyday things such as driving, using the phone, and finding the way home.

Signs that it might be time to talk with a doctor include:

- Asking the same questions over and over again
- Getting lost in places you used to know well
- Having trouble following recipes or directions
- Becoming more confused about time, people, and places
- Not taking care of yourself — eating poorly, not bathing, or behaving unsafely

Talk with a doctor if you are experiencing noticeable changes in your memory. A doctor can perform tests and assessments to help determine the source of memory problems. Your health care provider may also recommend that you see a neurologist, a doctor who specializes in treating diseases of the brain and nervous system.

You may also wish to talk with your doctor about opportunities to participate in research on cognitive health and aging.

- **Tips for dealing with forgetfulness**

There are a variety of techniques that may help you stay healthy and deal better with changes in memory and mental skills. Here are some tips:

- Learn a new skill.
- Follow a daily routine.
- Plan tasks, make to-do lists, and use memory tools such as calendars and notes.
- Put your wallet or purse, keys, phone, and glasses in the same place each day.
- Stay involved in activities that can help both the mind and body.
- Volunteer in your community, at a school, or at your place of worship.
- Spend time with friends and family.
- Get enough sleep, generally seven to eight hours each night.
- Exercise and eat well.
- Prevent or control high blood pressure.
- Avoid or limit alcohol.
- Get help if you feel depressed for weeks at a time.

Mild cognitive impairment

Some older adults have a condition called mild cognitive impairment — MCI — meaning they have more memory or thinking problems than other people their age. People with MCI can usually take care of themselves and are able to carry out their day-to-day tasks. MCI may be an early sign of Alzheimer's disease, but not everyone with MCI will develop Alzheimer's.

If you are experiencing changes in your memory or think you may have MCI, talk with your doctor. Learn more about the symptoms of MCI.

Dementia versus age-related forgetfulness

Forgetfulness can be a normal part of aging. However, dementia is not a normal part of aging. Dementia includes the loss of cognitive functioning — thinking, remembering, learning, and reasoning — and behavioral abilities to the extent that it interferes with a person's quality of life and activities. Memory loss, though common, is not the only sign of dementia. People with dementia may also have problems with

language skills, visual perception, or paying attention. Some people experience personality changes.

There are different types of dementia, including Alzheimer's disease, Lewy body dementia, frontotemporal dementia, and vascular dementia, and symptoms may vary from person to person. The chart below compares some differences between normal aging and the signs of dementia.

Differences Between Normal Aging and Dementia

Normal Aging	Dementia
Making a bad decision once in a while	Making poor judgments and decisions a lot of the time
Normal Aging	Dementia
Missing a monthly payment	Problems taking care of monthly bills
Normal Aging	Dementia
Forgetting which day it is and remembering it later	Losing track of the date or time of year
Normal Aging	Dementia
Sometimes forgetting which word to use	Trouble having a conversation
Normal Aging	Dementia
Losing things from time to time	Misplacing things often and being unable to find them

What else can affect memory?

It is possible for memory problems to stem from factors unrelated to dementia or normal aging. For example, medical conditions, such as depression or blood clots, can cause memory problems. These problems usually go away once the condition is successfully treated.

Factors that may cause memory problems include:

- Head injury, such as a concussion
- Blood clots, tumors, or infections in the brain
- Thyroid, kidney, or liver problems
- Medication side effects
- Mental health conditions, such as depression and anxiety
- Alcohol or drug misuse
- Sleep problems
- Low levels of important nutrients, such as vitamin B12
- Not eating enough healthy foods

Major, traumatic, or stressful life events can also cause memory problems. For example, someone who has recently retired or who is coping with the death of a spouse may feel sad, lonely, worried, or bored. Stress and negative emotions are powerful. Trying to deal with such life changes and emotions leaves some people confused or forgetful.

These memory problems from negative emotions are usually temporary and will improve as the stress and emotions fade. Being active, socially engaged, and experiencing a sense of accomplishment by learning new skills can help with both memory and improving mood. If memory problems persist after a few weeks, talk with your doctor as this may be a sign of something more serious.

Finding the cause of memory problems is important for determining the best course of action. Once the cause is diagnosed, you and your doctor can determine the best treatment plan. People with memory problems should make a follow-up appointment to check their memory every six to 12 months.

A note about unproven memory enhancements or treatments

Some people may be tempted by untried or unproven over-the-counter drugs and other products that claim to make the brain sharper or prevent dementia. Be cautious of pills, supplements, brain training computer games, and similar treatments that promise to improve memory or prevent brain disorders. These might be unsafe, a waste of money, or both. They might even interfere with other medical treatments. Consult with your doctor before investing in any of these products.

Currently there are no drugs or lifestyle approaches that can prevent Alzheimer's or a related dementia. In the meantime, generally leading a healthy lifestyle, including controlling high blood pressure, being physically active, and making healthy dietary choices, can help reduce your risk of many chronic health conditions and may help reduce your risk of dementia.

Taken /adapted from National Institute Health - <https://www.nia.nih.gov/health>.

Kingston Trust Fund Website

Please check out the Kingston Trust Fund website for current plan information. The website is updated regularly .and has lots of useful information including a *Benefits at a Glance* as well as the complete plan document. The document is searchable by opening the document and using and using the **Cmd+F shortcut**. Go to <http://www.kttrustfund.com/> for the latest information, contact information as well as reimbursement forms.

Understanding Your Health Plan

Recently members have expressed some confusion regarding their health plan and coverage. If you are a member of the Kingston Trust Fund, you do not have a MagnaCare plan. The Trust

Health Plan determines your eligibility, benefits, and copay. MagnaCare serves as an administrator for processing our claims. If a provider tells you that they do not take MagnaCare, please explain that your insurance is the Kingston Trust Fund administered by MagnaCare. Most providers happily take our insurance. If there are any questions, you or the provider can call our compliance office for help and information. The number is 844-583-3863 prompt 1. This number is also on your medical card.



Under our agreement with MagnaCare, members have access to MyCreateHealth.com. Once members have signed up at mycreatehealth.com, they have access to several important features.

Members can request new cards, see claims in process, see precertification and authorizations requests, find providers in network, access coverage summaries, and review eligibility and benefits.

You can also download the  MyCreateHealth app, on your smart phone. If you have not yet downloaded it, please do. It will allow you to access all of the information available on the MyCreateHealth portal. Below is the contact information.

MagnaCare Medical Network- KTF Plan

Member services – 800- 352-6465

To submit claims / reimbursement: MagnaCare/ KTF Plan
PO Box 1001
Garden City, NY 11530

Help is Here

If you have questions or concerns that MagnaCare member services could not answer, or if you are having a problem with a bill, you can reach out to the KTF Compliance and Eligibility office. They can be reached by email at www.appeals@ktftrustfund.com or by phone at 844-583-3863 (844-KTF- Fund).

In Memoriam

Edward Pfeifer

Peter Tongue

Elizabeth Wood