
The Newsletter of the Kingston Trust Fund



THE TRUSTEE

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Back to School with a History Lesson

In October, the Kingston Trust Fund will mark the start of its twenty-ninth year! Since its inception almost three decades ago, in October 1997, the Trust has provided premier benefits for its members, while saving the Kingston School District millions of dollars in health insurance for its KTF and ESP members. Over the last nearly three decades the Trust has become the standard for what health insurance should be.

When the Kingston Teachers' Federation first proposed a self-fund health plan, not everyone believed in it or even thought it was possible. It was not easy to establish and there were significant challenges along the way. If not for the vision and determination of then KTF President Hugh M. Spoljaric and the support of KTF board of directors, the Trust would not exist. Without the Kingston Trust Fund our members would not enjoy the premium health insurance they have today. Members of the Kingston Trust fund are among the very few with an employer-sponsored health insurance plan whose members have no premium cost. Trust Fund members are one of the only groups not only in the state but also in the nation, who do not contribute to their health insurance cost, but enjoy premier health benefits.

The Trust Fund and the savings it has created over the years have provided the KTF and ESP units with significant benefits and salary increases. The collective bargaining agreements of both groups are among the best in the state. Additionally, as with all prevailing rates set by unions, other units, and non-aligned personnel, including administrative units, have benefited when negotiating their contracts. Equally important, the savings the Trust generated have also benefited the students and community.

Forming a health trust that provides premier health care was a brilliant idea! The Trustees who oversee it are dedicated to keeping the Trust financially solvent while maintaining and improving services and benefits, as well as meeting the ever-changing needs of our members.

It is important to remember that the Kingston Trust Fund did not always exist, and it is a benefit that was earned and negotiated. While it has been gifted to those who have come after, it was not a gift. The formation of the Trust was not easy and required perseverance and diligence. Each year at New Teacher Orientation we provide new members with the history of the Trust. It is important that those coming in know the history of the Trust and appreciate the tremendous benefits that they have been given by those who came before them. It is the responsibility of each member to respect and safeguard what has been accomplished and to pass it on to future generations.

Prescription/Pharmacy Update

Due to the expiration of the ***de minimis exemption*** on August 29, 2025, there will be changes to our ability to get prescriptions from pharmacies outside of the United States. (The *de minimis exemption* is nearly a century old program that allowed people to import items valued at under \$800 without import fees.) We are unsure of the timeline and cost implications as a result of this action. However, John Olsen, of FCH PBM and our Pharmacy Consultant, is working to ensure our members will have the medications they need. In anticipation of the ending of the *de minimis exemption*, he and his team have been reaching out to members to change the delivery on certain medications. If you currently use CanaRx, you may also receive a call from them regarding this issue. If you believe you may be affected and need assistance, please reach out to John directly at 833-599-6777 ext. 200.

In the coming months, we may have more formulary changes as well as a move to return some prescriptions from CanaRx to Manifest. Individuals will be notified. We will continue to keep the membership updated and informed.

Important Reminders

Members Returning from a Leave

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

Changes in Status

It is imperative to notify the Trust Office of any status changes (marriage, divorce, legal separation, births, deaths, dependents, dependent age 26, address, child custody, disability, active/retired, other insurance etc.), and any condition affecting special programs, such as diabetes, prenatal, infertility, and weight loss. Failure to do so can be costly to the member and may even result in loss of benefits. Please send updated information to enrollment@ktftrustfund.com or call the Trust office at 844-583-3863 for more information.

Prescription or Pharmacy Questions or concerns

Do you have any questions or concerns regarding your prescription costs or copays, or whether you should be using mail order versus local pharmacy. Have you gone to pick up a prescription and been told you have a large copay? You can get help and answers quickly using rx@ktftrustfund.com. You will get a response within 24 hours.

Retiree Dental Premium Holiday

Retiree members currently enrolled in the **Dental insurance plan** did not receive the traditional purple dental billing in June this year. At the May Trust meeting, the trustees voted to institute a premium holiday for the 2025-2026 plan year. This means retirees who were previously covered by the dental plan, **do not** have a premium payment for dental insurance for the 2025-2026 year. All new retirees must follow **the instructions for maintaining health and dental benefits in retirement** listed in the **Welcome to Retirement** letter they received.

In Memoriam

Vivian Agnes "Pat" Burke

Barbara Fairley

Victoria Kallen

Alberta Parker