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## *The Newsletter of the Kingston Trust*



### **THE TRUSTEE**

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#### **March Health Awareness**

March is National Colorectal Cancer awareness month. The aim is to raise awareness of colorectal cancer, its prevention, early detection and treatment. Colorectal cancers are highly treatable when detected early.

The recommendation for most adults is to begin regular screenings at age 45 and continue with periodic screenings through age 75. (Some people will continue to screen into their eighties, but that decision should be made with your medical professional.) If there is a family history of colorectal cancer, you should discuss beginning the screenings earlier.

There are several options for testing for colorectal cancer. The most common are the at home stool collection tests, where the patient sends a stool sample to a lab or doctor and the results are sent back to the patient, and the colonoscopy which is performed by a doctor. Colonoscopies require the patient to follow specific preparations such as fasting and taking laxatives. This procedure is done under sedation in a doctor's office or hospital.

Early detection is paramount in treating colorectal cancer. If you experience changes in your daily bowel habits (persistent diarrhea, constipation, changes in stool consistency, rectal bleeding, blood in the stool, abdominal pain or cramping and unexplained fatigue and weight loss) see your doctor. Women need to be particularly aware of the changes as many of the symptoms can be mistaken for menstrual issues. It is important to know and listen to your body. Treatment for colorectal cancer is most effective when the cancer is detected early.

#### **Medicare Reimbursement**

Medicare reimbursement letters will be sent by the district on March 18, 2025. If you have already sent your benefits verification letter for 2025, you do not have to resubmit it. However, this year the district is moving to direct deposit of reimbursements. The instruction for direct deposit will be in the letter. Please follow the directions provided and return to Amanda Wells promptly.

## Trust Changes Update

Under our new agreement with Magnacare there are several new enhancements for member and providers. Once members and providers have signed up at [mycreatehealth.com](http://mycreatehealth.com), they can access many new state of the art services and 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.

Providers can submit claims electronically, see the status of their claims, in real time, as well as receive payment quickly through eft payments. No more waiting on the check to arrive.

As with all changes to systems, no matter how carefully it is planned, there are unforeseen challenges with implementations. The Trust has been working with both Syntonic (former TPA) and MagnaCare to fix the problems and issues. Several issues were resolved immediately. For example, our vision benefits were not loaded correctly, they are now, and claims are processing. Other problems have proven to be more difficult to achieve. One example is massage therapy. We are the only plan working with Magnacare that covers medical massage. In the process of setting our benefits, coding it required several steps and had to be individualized for us at each step. While it seems, it should be as easy as pushing a button, it isn't.

We are continuing to monitor and to adjust as needed. We appreciate the patience of the affected providers and members. Rest assured the **KTF Plan benefits have NOT changed**. We continue to provide exceptional benefits for our members and their families. To quote our founder Stu Spoljaric - that's bottom line!

## Travel Insurance

As Spring break and the travel season approaches, everyone is reminded to get travel insurance if you are traveling outside of the continental United States. International Travel insurance is relatively inexpensive and can save you thousands of dollars in the event you have a medical issue while traveling. Your Trust insurance will cover you, but if your costs exceed what the plan pays, you will be responsible for all the additional costs. The Trust has no control over out of network or out of country costs. Travel Insurance is a worthwhile investment for your trip! You can get travel insurance which includes health coverage and trip protection inexpensively through several companies. One that several members have used is [InsureMyTrip.com](http://InsureMyTrip.com).

### Important Reminder for all Members – 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), 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](mailto:enrollment@ktftrustfund.com) or call the Trust office at 844-583-3863.

## **Benefit Contacts**

At the recent KTF retiree meeting held on March 12, 2025, several retirees requested a list of benefit resources that would be easy to access. Please keep the list below 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** -members can view EOBs, see the status of filed claims, access providers lists and forms, and more.

To submit claims / reimbursement: MagnaCare/ KTF Plan

PO Box 1001

Garden City, NY 11530

For medical claims prior to **1/25/2025 including gym membership reimbursements for 2024**, please send claims to Syntonic Systems, 111John St. Ste. 1700, New York, NY 10038

## **Prescription Benefits**

Four Corners Health

- Members support / general questions - 866-443-9331
- Members portal – [www.fourcornershealth.myrx.com](http://www.fourcornershealth.myrx.com)
- Manifest Pharmacy (mail-order) – phone 888-770-4009
- CVS Specialty Pharmacy - 800-237-2767

CanaRx: [www.canarx.com/](http://www.canarx.com/) log on KTFMeds or 866-893-6337

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

844-583-3863 (844- KTF- FUND) or email [www.appeals@ktftrustfund.com](mailto:www.appeals@ktftrustfund.com)

- Prompt 1 – Eligibility
- Prompt 2- Compliance

## **In Memoriam**

*Daniel (Dan) E. Bigelow Jr.*