



THE TRUSTEE

November 2025

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National Family Caregivers Month

November is National Family Caregivers Month – a time to recognize those who dedicate themselves to caring for a loved one. If you are a caregiver, check out these tips for managing caregiver stress and protecting your own well-being: If you know a caregiver see the suggestions for supporting them in this important and demanding work.

Caregivers -Take a moment for you

Take short breaks – Give yourself 10 minutes of quiet or fresh air to reset your mind and body.

Focus on what you can do – Caregiving is about providing comfort and support. You do not have to do it all. No one is perfect or has all the answers.

Ask for help and accept help when offered- Share the responsibilities with others- you do not have to do it alone and you shouldn't.

Stay connected- Talk with family and friends. Join caregiver support groups who can understand your experiences.

Keep up with your own health care- Self-care is paramount for caregivers . Eating well, consistent sleep, daily movement, and regular checkups with attention to your own health issues are all important for maintaining your health.

Supporting family caregivers

Providing practical assistance like respite care, help with chores, and financial aid, as well as emotional support through listening, connecting them with support groups that understand their experience.

Offer practical support

- **Help with daily tasks:** Don't ask what can I do? Be specific and offer to assist with chores like cooking, cleaning, and laundry, or running errands.
- **Provide respite:**
Give the caregiver a break by staying with the care recipient for a few hours, a day, or a weekend.
- **Assist with research:**
Help them research options for assistance, like home and community-based services or programs like those supported by the [National Family Caregiver Support Program](#) (NFCSP).
- **Offer financial help:**
Financial difficulties are common for caregivers, so providing financial assistance can be very helpful.

Provide emotional and mental health support

- **Be a good listener:**
Let the caregiver talk about their experiences without judgment. Don't try to "fix their problems" listen to what they need.
- **Acknowledge their efforts:**
Let them know you see them and value their role beyond their caregiving duties.
- **Connect them with others:**
Encourage them to join support groups, which can be therapeutic and provide a sense of community. Local groups or online platforms can be good places to find support.
- **Suggest professional help:**
Recommend a therapist, counselor, or social worker if they are struggling emotionally.

Adapted from NIH.gov, from *Working Well*, [CDC.gov/caregiving](#)

Corrections from the October Trustee

In the previous issue of the Trustee the address for the Gym Memberships reimbursement was incorrect. The correct address is

**Kingston Trust Fund
416 Creekstone Ridge
Woodstock, GA 30188**

The correction email for appeals is appeals@ktftrustfund.com

appeals@ktftrustfund.com

If you are having a problem with a claim that you can't resolve with MagnaCare please use the appeals@ktftrustfund.com email. It is monitored daily. Please explain your issue, send a copy of the EOB, and give dates of service. Be sure to include your name and a phone number where you can be reached in the event that there are questions about your appeal.

John Hancock Long Term Care Insurance Update

In May 2025, the John Hancock Insurance Company sent letters to all KTF Trust members who have Long Term Care Insurance with them. The letter was an opportunity to increase daily benefit amounts with regard to cost-of-living increases. Members who opted for the increase are responsible for the increase in premium cost. This offering has caused many issues for members. The trust has no control over this; however, we have been in contact with JHLI and have been assured that the issues will be resolved.

The Trust was informed that all premiums would be reset to the pre- July 1, 2025, rate. Those who indicated they want to increase their benefits will be contacted again, and they will be able to increase their individual policies. At this time, the Trust is waiting for confirmation from John Hancock that the issues have been resolved. Members with questions should reach out directly to John Hancock Customer Service Center at 800-482-0022, Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Time, except for company observed holidays.

In Memoriam

Elizabeth Amendola Carol Eggering Christa Mundhenk

Viola Elizabeth Opadahl Linda Nicoletti