
The Newsletter of the Kingston Trust Fund



THE TRUSTEE

January 2026

Vol XIX, No.185

Managing Your Own Health Care

You can play an active role in your health care by talking with your doctor or health care provider. Clear and honest communication between you and your physician or health care team can help you both make informed choices about your health. It is important to be honest and upfront about your symptoms even if you feel embarrassed or shy. Have an open dialogue with your doctor or health care provider— ask questions to make sure you understand your diagnosis, treatment, and recovery.

Here are a few tips that can help you talk to your doctor or health care provider and make the most of your appointment:

- Write down a list of questions and concerns before your appointment.
- Consider bringing a close friend or family member with you.
- Take notes about what the doctor or health care provider say or ask a friend or family member to take notes for you. Be sure to date your notes for future reference.
- Learn how to access your medical records, so you can keep track of test results, diagnoses, treatments plans, and medications and prepare for your next appointment.
- Ask for the doctor's or health care provider's contact information and their preferred method of communication.
- Remember that nurses and pharmacists are also good sources of information.

The same tips can be helpful when medications are prescribed. Asking questions and keeping notes can be helpful particularly when starting a new medication or adding to an existing list.

- Keep a list of all medications and supplements you take. Be sure to update it as medications are added or dropped.
- Let a family member or friend know where it is in the event of an emergency.
- Be sure you know what each medication is treating and how and when it should be taken. (Check that the instructions your doctor has given match the instructions on the prescription. If not call your provider and ask!)
- Ask about drug interactions, how to take it effectively, side effects, generic alternatives, what to avoid when taking the medication, how to store it, and what you should do if you miss a dose.
- Ask about the cost and whether or not a prior authorization is necessary. For certain medications, your provider may have to request prior authorization before it is dispensed.

Understanding your health plan is important. Health insurance can seem complicated and confusing. Take a look at your health plan and familiarize yourself with it. If available, create an account and log on to the plan's website to learn more about your plan. Those with Kingston Trust Fund Health Insurance can download the MyCreateHealth app to your home computer and your phone. The MyCreateHealth portal offers members access to valuable information including in network providers and access to EOBs (Explanation of Benefits). The EOBs document provider charges, services rendered and amounts paid by the plan, as well as member's co-pays, and deductibles. If something looks wrong or is confusing, you can ask your provider, reach out to MagnaCare, or call the KTF compliance office for assistance. Additionally, members can email appeals@ktftrustfund.com. There is always help available.

Taking charge of your health care is important. Asking questions, getting, and understanding answers and evaluating information are important steps to becoming your own health advocate.

Taken/Adapted from nhi.gov.

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, other insurance coverage), 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.

Gym Reimbursements

Gym membership reimbursement claims should be sent in for reimbursements at the end of the membership year. Along with proof of dues paid, members need to submit evidence of annual membership use. Reimbursements are paid once the membership has been completed. Reimbursements can be sent by email to appeals@ktftrustfund.com or mail to the address below.

Kingston Trust Fund
416 Creekstone Ridge
Woodstock, GA 30188

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.

Retiree Medicare Reimbursement Part B

Retirees who submitted their Medicare Reimbursement for 2025 should have received their second payment in December 2025. The school district

direct deposited the funds on December 17, 2025. Each year Medicare eligible members must submit their benefits verification letter to the district in order to get the reimbursement. Letters were sent in November and December 2025, by the Social Security Administration by either email or US mail. Please keep a copy of the letter to submit to the district as proof of payment. The benefits office will be sending a letter to eligible members in the spring 2026. However, you can send your verification to the district now. Letters can be emailed to benefits@kingstoncityschools.org or mailed to

Kingston City School District / Benefits Office

Attn: A. Wells

21 Wynkoop Place

Kingston NY, 12401

Those who submit proof will be reimbursed for their payments, including IRMAA, in two payments. The first half will be reimbursed in June 2026, and the second half in December 2026.

Dental Benefit Claims

Please be sure you have given your dental provider the correct dental insurance information. As of January 1, 2025, the Trust uses Sele-Dent to pay dental claims. We no longer use Syntonic Systems. Any claims sent to Syntonic will be returned to the sender unpaid. Claims should be sent to the address below. (The information can also be found on your Sele-Dent Dental Insurance card.)

Sele-Dent Inc.

One Hundred Quad Suite 1S03

Melville, NY 11747

In Memoriam

Thomas Sartori

Dorothy Freeman