



THE TRUSTEE

The Newsletter of the Kingston Trust Fund

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CELEBRATING OUR HISTORY

Back to School, and Nearly 30 Years of the Trust

This October, the Kingston Trust Fund begins its **30th year**. Since it launched in October 1997, the Trust has delivered premier health benefits to our members while saving the Kingston School District millions of dollars in health insurance costs for KTF and ESP members. Over three decades, the Trust has set the standard for what health coverage should be.

It started with an idea few believed in

When the Kingston Teachers' Federation (KTF) first proposed a self-funded health plan, many people doubted it was even possible. Building it was hard work, and there were real obstacles along the way. The Trust exists today because of the vision and determination of then-KTF President Hugh M. Spoljaric and the support of the KTF Board of Directors.

The result is something few can match: Trust Fund members pay no premium for their health coverage. Very few groups with employer-sponsored health plans, in our state or across the nation, can say the same while enjoying benefits of this quality.

A benefit that keeps giving

The savings the Trust has generated have helped the KTF and ESP units win significant salary and benefit increases, and both contracts are among the best in the state. As often happens when a union sets the standard, other bargaining units and non-aligned staff, including administrators, have benefited in their own negotiations. Just as important, those savings have also benefited our students and our community.

Today, the Trustees remain dedicated to keeping the Trust financially sound while maintaining and improving services and benefits, and responding to the changing needs of our members.

Earned, not given

The Kingston Trust Fund did not always exist. It was earned and negotiated. Those who came later inherited it, but it was never a gift; it took perseverance and diligence to build. That is why, every year at New Teacher Orientation, we share the history of the Trust with our newest members.

Whether you are in the classroom today or enjoying retirement, we all share the same responsibility: to respect and protect what was built, and to pass it on to the generations that follow.

FOR RETIREES

Dental Premium Holiday for 2026–2027

If you are a retiree enrolled in the dental plan, you may have noticed that the usual **purple dental bill** did not arrive in June. That was intentional. At their May meeting, the Trustees voted to hold a **premium holiday for the 2026–2027 plan year**.

What this means for you: retirees who were already covered by the dental plan have **no dental premium to pay** for 2026–2027.

New retirees: please follow the instructions for keeping your health and dental benefits in retirement, found in your *Welcome to Retirement* letter.

FOR ALL MEMBERS

Important Reminders

Returning from a leave? Let us know.

Active members returning from a leave of absence must notify the Trust office to have their health and dental coverage reinstated. Email enrollment@ktftrustfund.com with your return date.

Report any change in status

Please tell the Trust office promptly about any change that could affect your coverage, including:

- Marriage, divorce, or legal separation
- Births, deaths, or changes in dependents (including a dependent turning 26)
- A new address or a change in child custody
- Disability, or moving from active to retired status
- Other insurance coverage
- Any condition related to a special program, such as diabetes, prenatal care, infertility, or weight loss

Not reporting a change can be costly and could even result in a loss of benefits. Send updates to enrollment@ktftrustfund.com or call the Trust office at **844-583-3863**.

Your eye care coverage

We have received several questions about vision benefits lately, so here is a quick refresher:

- **Routine eye exam:** one per year for all members, with a \$30 copay. This includes members whose primary coverage is Medicare. Because Medicare does not cover routine eye exams, the \$30 copay applies to everyone.
- **Glasses and contacts:** the Trust reimburses half the cost of eyeglasses and/or contact lenses, up to \$300.

How to request reimbursement:

1. Fill out the medical claim form, including the dates of service and the codes your provider gives you.
2. Attach your receipt.
3. Email it to appeals@ktftrustfund.com, or mail it to the address in the box at the end of this newsletter.

Finding an in-network provider

Use the **mycreatehealth** portal or app to search for in-network providers. MagnaCare recertifies its providers every year, but changes can happen in between. If you learn that a provider has retired, relocated, or left the MagnaCare network, please let us know. Our provider lists are only as accurate as the information we receive.

In Memoriam

We remember these members and extend our sympathy to their families and friends.

Mary Dunn Morse • Wayne Harris • Audrey Kithcart • Claudia Mehm •
Juergen Wende

Contact the Trust Office

Phone: 844-583-3863

Enrollment and status changes: enrollment@ktftrustfund.com

Claims and reimbursements: appeals@ktftrustfund.com

Mail: Appeals / Kingston Trust Fund, 416 Creekstone Ridge, Woodstock, GA 30188