



THE TRUSTEE

The Newsletter of the Kingston Trust Fund

October 2026 | Vol. XX, No. 192

YOUR HEALTH

October Is Breast Cancer Awareness Month

Every October, communities across the country turn pink to raise awareness of breast cancer and to honor those affected by it. Chances are, breast cancer has touched someone you know: a colleague, a friend, a family member, or you. Aside from skin cancer, it is the most common cancer diagnosed in American women. The American Cancer Society estimates that about **321,910 women** will be diagnosed with invasive breast cancer in 2026, and that about **1 in 8 women** will develop it during her lifetime.

There is real reason for hope. Breast cancer found early, before it has spread, is highly treatable, and today there are more than **4 million breast cancer survivors** in the United States. Early detection is one of the most powerful tools we have, and that is where your health benefits come in.

Know the screening guidelines

The U.S. Preventive Services Task Force recommends a **screening mammogram every two years for women ages 40 to 74**. In 2024, the Task Force lowered the starting age from 50 to 40, in part because breast cancer is becoming more common in younger women. Among women under 50, rates are now rising by about 1.4% a year.

Some women should start earlier or screen more often. Talk with your doctor about a screening plan that is right for you if you have:

- A mother, sister, or daughter who has had breast or ovarian cancer
- A known BRCA1 or BRCA2 gene mutation, or another inherited risk
- Dense breast tissue, as noted on a previous mammogram report
- A history of radiation therapy to the chest

Know what is normal for you

Mammograms do not catch everything, so it helps to know how your breasts normally look and feel. See your doctor promptly if you notice any of these changes:

- A new lump or mass in the breast or underarm
- Swelling or thickening of all or part of the breast
- Skin dimpling, puckering, redness, or scaliness
- A nipple that turns inward, or nipple discharge other than breast milk

- Breast or nipple pain that does not go away

Most breast changes turn out not to be cancer, but only a doctor can tell for sure. **Men can get breast cancer too.** It is rare, but men who notice a lump or other change in the chest area should have it checked.

Your Trust benefits

Schedule your mammogram with an in-network provider. You can find in-network imaging centers and doctors through the **mycreatehealth** portal or app. The Trust covers **one mammogram per year after age 40, paid at 100% with no copay or deductible.** That means your Trust benefit covers screening every year if you and your doctor decide that is right for you. If you have questions about your coverage, call the Trust office at **844-583-3863**.

Take one step this month

If you are due for a mammogram, make the call this October. And if someone you care about is putting off a screening, a gentle reminder from you may be just what they need. Taking care of our members, and one another, is what the Trust has been about for 30 years.

Sources

American Cancer Society. "Key Statistics for Breast Cancer." cancer.org/cancer/types/breast-cancer/about/key-statistics.html

American Cancer Society. "Signs and Symptoms of Breast Cancer." cancer.org/cancer/types/breast-cancer/screening-tests-and-early-detection/breast-cancer-signs-and-symptoms.html

U.S. Preventive Services Task Force. "Breast Cancer: Screening," Final Recommendation Statement, April 2024. uspreventiveservicestaskforce.org/uspstf/recommendation/breast-cancer-screening

FOR ALL MEMBERS

Other Coverage

If you have medical or dental insurance in addition to your Kingston Trust Fund coverage, **you must notify the Trust.** There are rules regarding primary and secondary coverage.

It is the member's responsibility to notify the Trust of all other coverage available to them and their covered family members. **Failure to do so may require repayment or loss of coverage.** Send other coverage information to **enrollment@ktftrustfund.com** or call the Trust office at **844-583-3863**.

In Memoriam

We remember this member and extend our sympathy to her family and friends.

Ann Malkani

George S. Hucker

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