

NAME:

SS#:

Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund

EMPLOYER: McKesson
PLAN: E

LOCAL: 730
STATUS: Terminated, November 30, 2012

ISSUE: Medical – Late Response to Requests for Additional Information, #M12/135-9644
Late Appeal

FUND RULE:

"Because the information necessary to process your claim is not yet complete, it is denied as submitted. However, once all information necessary for processing has been received, the claim will be re-opened as long as it is within the original filing deadline."

(Quoted from the letters mailed to the participant on May 23, 2011 and July 22, 2011)

"How to File a Claim

All claims for benefits must be made within one year of the date charges were incurred. If a claim is filed after one year has passed, the claim will automatically be denied."

(Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund SPD, Page 95)

"Appeal Procedure

2. You or your authorized representative may appeal the claim denial directly to the Board of Trustees. If you decide to appeal, you must make a written request for review within 180 days after you receive written notice that your claim has been denied."

(Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund SPD, Page 99, #2)

SUMMARY:	Date of Service:	May 6, 2011
	Claim Received:	May 19, 2011 (Pended: May 23, 2011 and July 22, 2011)
	Claim Denied:	February 3, 2012
	Filing Deadline:	May 6, 2012 (Accident Details were received 229 days late)
	Appeal Received:	December 20, 2012 (Appeal was received 141 days late)

The **participant** is appealing for payment of a claim that was denied for no response to requests for additional information.

Fund records indicate Dr. Suresh K. Khetan submitted a claim for an office visit, incision and drainage of abscess, and tetanus immunization with the diagnosis "cellulitis and abscess of unspecified sites." Accident inquiries were then mailed to the participant and Dr. Khetan on May 23, 2011 and July 22, 2011. The claim was subsequently denied when no response was received. The participant advised the Fund office on December 20, 2012 (with his appeal) that the treatment was not the result of an accident. The participant states, "I do not know how I got [the abscess]." The claim remained denied because the requested information was received 229 days late.

Note: The participant's address was last updated on January 25, 2011 and matches the return address on the appeal letter. No mail has been returned from the post office for this participant.

ACTION: Approved ☐ Denied ☐ Tabled ☐

COMMENTS: