

NAME:

SS#:

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

EMPLOYER: Giant Food Warehouse
PLAN: E

LOCAL: 730
STATUS: Full Time

ISSUE: Medical – Late Response to Requests for Additional Information #M14/130-6058a

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 August 14, 2013, October 15, 2013, and January 15, 2014)

"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)

SUMMARY:

Date(s) of Service:	7-11-2013
Claim(s) Received:	8-9-2013 through 2-5-2014 (Pended: 8-14-2013 and 10-15-2013)
Claim(s) Denied:	1-30-2014 through 5-16-2014
Appeal Received:	7-15-2014

The **participant** is appealing for payment of claims that were denied for no response to requests for additional information.

Fund records indicate Laurel Regional Hospital, Maryland Emergency Medical Network Physicians, and Prince George's County Fire EMS submitted claims for emergency services with the diagnoses "backache and lumbar region sprain." An accident inquiry was mailed to the participant on August 14, 2013, in order to verify the nature of his injury. The Fund office received medical records for a different date of service in July 2013, indicating the participant was injured when "his son [was] jumping on his back." Another accident inquiry was mailed on October 15, 2013. The participant later called the Fund office on January 15, 2014 regarding these claims, and a third accident inquiry was mailed that day. The claims were subsequently denied when no response was received.

The participant faxed the completed January 15, 2014 accident inquiry (signed and dated February 4, 2014) to the Fund office, with his appeal, on July 15, 2014. The participant advised that his lumbar sprain was the result of "bending wrong at home" on July 10, 2013. The claims remained denied because the requested information was received four days late.

Note: The participant's address was updated on September 11, 2012 and again with his appeal (on July 15, 2014). The Fund office received return mail from the post office in June 2014, regarding other claims.

ACTION:

Approved

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Denied

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Tabled

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COMMENTS: