

NAME:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Safeway
DATE OF HIRE: January 1, 1987
PLAN: I

LOCAL: 118
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider

#M13/104-1297

FUND RULE:

"IMPORTANT REMINDER

Starting on September 1, 2008, you MUST use a doctor, hospital or other health care provider who is in the CIGNA network...."
(Quoted from the Reminder Notice sent to all participants August 19, 2008)

"CIGNA HealthCare is your new PPO Provider

Effective September 1, 2008, CIGNA HealthCare replaced OneNet as your new PPO. You must use a provider (whether a hospital, physician, or other health care provider) who is in the CIGNA network, in order to be covered (with limited exceptions)."

(Quoted from the "For Your Benefit" newsletter, January 2009)

"TELL DOCTOR UP FRONT

Your plan of benefits requires that you MUST use a laboratory in the the CIGNA Shared Administration Network. Be sure your doctor knows this up front. If your doctor, surgeon or nurse performs lab work in the office or hospital, explain that your lab work must be sent to a lab that is in the CIGNA Shared Administration Network in order for the claim to be covered."

(Quoted from the "For Your Benefit" newsletter, July, 2010)

SUMMARY:

Date(s) of Service:	September 17, 2012
Received:	October 1, 2012
Denied:	October 4, 2012
Appeal Received:	February 28, 2013

The **participant** is appealing for payment of a claim that denied because the provider does not participate with CIGNA. The participant states that she called CIGNA and verified that the hospital and physician were in the CIGNA network, but had no control over the fact that the hospital used an out-of-network provider for the surgical pathology.

Fund records indicate the participant had an outpatient surgical procedure performed at Civista Medical Center (a participating facility), by a participating physician for a medical condition. After the procedure, specimens were sent to Advanced Pathology Associates, LLC for processing. The claim was denied because Advanced Pathology Associates, LLC does not participate with CIGNA.

ACTION:

Approved

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Denied

☐

Tabled

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COMMENTS: