

NAME:
REGARDING:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Safeway
DATE OF HIRE: May 5, 2003
PLAN: 1

LOCAL: 118
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider #M18/102-5996

FUND RULE:
"Hospital and Medical Benefits

Important! You must use a participating [CIGNA] provider in order to be covered. Services performed by non-[CIGNA] providers will not be paid under the Fund, with limited exceptions."
(Bakers Union and FELRA Health and Welfare Fund SPD, July 2016, Page 94)

SUMMARY:

Date(s) of Service:	October 4, 2017
Claim Received:	November 10, 2017
Claim Denied:	November 15, 2017
Appeal Received:	January 19, 2018

The **participant** is appealing for payment of a claim for his daughter (DOB: 9-19-1999) that was denied. The participant states, "The equipment used in the procedure was a medical necessity... As the provider we chose was within our network, we were not made aware that the equipment he utilized was out of network. I ask that based on the information provided that your previous decision to deny this claim can be modified to cover the procedure and medical equipment utilized in full."

Fund records indicate Acc-Q-Data Network, LLC (located in North Palm Beach, Florida) submitted a claim for the purchase of two (2) segmental gradient pressure pneumatic appliances (half leg) used during the participant's daughter's surgery on October 4, 2017. The claim was denied because Acc-Q-Data Network, LLC does not participate with CIGNA.

After the appeal was received, the Fund office contacted CIGNA. CIGNA advised that there are no in-network suppliers for this device in the participant's area.

Note: The participant's daughter had a surgical procedure performed by Dr. Esam S. Omeish (a participating surgeon) at Harbor Heights Surgery Center (a participating facility). Those claims were processed and paid, up to the limits of the Plan.

ACTION: **Approved** ☐ **Denied** ☐ **Tabled** ☐
COMMENTS: