

NAME:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Giant

DATE OF HIRE: April 1, 1989

PLAN: 1

LOCAL: 118

STATUS: Full Time

**Benefits Terminated,
December 31, 2013**

ISSUE: Eligibility – Open Enrollment

#E14/117-7573

FUND RULE:

"IMPORTANT NOTICE – CHANGE TO YOUR HEALTH PLAN BENEFITS

EFFECTIVE JANUARY 1, 2014

CHANGES TO PLAN 1 and PLAN 2 COVERAGE

If you wish to continue to receive benefits under the Fund please complete the attached Authorization for Payroll Deduction form to authorize payroll deductions and return it to the Fund office by December 1, 2013..."

(Quoted from the Open Enrollment letter mailed to the participant on October 31, 2013)

"The Trustees of the Bakers Union and FELRA Health & Welfare Fund ("the Fund") announce the following changes to your health plan. Effective January 1, 2014, Full-Time employees will be required to contribute \$42.54 per month in order to continue to receive the current level of benefits under the Bakers Union and FELRA Health and Welfare Fund.

If you wish to continue to receive benefits under the Fund please complete the Authorization for Payroll Deduction form below to authorize payroll deductions and return it to the Fund office by December 31, 2013."

(Quoted from the Bakers Union and FELRA Health and Welfare Fund "For Your Benefit" newsletter, December 2013, mailed to the participant on December 11, 2013)

SUMMARY: Appeal Received: April 8, 2014

The **participant** is appealing for reinstatement of Fund coverage for herself, her spouse, and son (DOB: 11-3-1999), effective January 1, 2014. The participant states, "I found out today, April 8, 2014, that I do not have health insurance. I called Local Union 118 that I am a member of and they proceeded to tell me that they mailed out a form at some point that I needed to fill out and return by December 1, 2013. I never received this form, therefore, I never filled it out. However, they have been continuing to take out my Union dues. As far as I knew, my Union dues paid for my health insurance so I had no idea that I did not have coverage. My health insurance is very important to me and for my family." The participant further states, "If there is any additional fees for my insurance to be retroactive back to January, I have no problem paying for them."

Fund records indicate an Open Enrollment letter and payroll deduction authorization form were mailed to the participant on October 31, 2013. A "For Your Benefit" newsletter, including another payroll deduction authorization form, was mailed to the participant on December 11, 2013. The participant's Fund coverage terminated on December 31, 2013 when a completed payroll deduction authorization form was not received. A HIPAA statement was mailed to the participant on January 13, 2014, with a retroactive coverage termination date of December 31, 2013. A completed payroll deduction authorization form (signed and dated April 8, 2014) was received from the participant, with her appeal, that day (98 days late).

Note: The participant's address was last updated on November 3, 2010. No return mail has been received from the post office.

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS: