

NAME:
REGARDING:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: November 1, 1986
PLAN: 1

LOCAL: 118
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider #M14/140-8713

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, Page 87)

SUMMARY:

Date(s) of Service:	September 22, 2014
Claim Received:	October 3, 2014
Claim Denied:	October 6, 2014
Appeal Received:	October 16, 2014

The **participant** is appealing for payment of a claim, for her spouse, that was denied. The participant states that her spouse had surgery for bladder cancer at Anne Arundel Medical Center. "They sent the tumor down to pathology. Since every step was [taken] to make sure it was [a] CIGNA provider, doctor, and hospital, I would assume pathology was included. It was out of our hands to make sure [the pathologist] was in-network."

Fund records indicate the participant's spouse had a surgical procedure performed by Dr. Steven Rock (a participating surgeon) at Anne Arundel Medical Center (a participating facility). Anne Arundel Pathology submitted a claim for pathology services related to this surgical procedure. The claim was denied because Anne Arundel Pathology does not participate with CIGNA.

After the appeal was received, CIGNA verified that Anne Arundel Pathology does not participate.

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