

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 #M14/43-8713

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:	October 21, 2014
Claim Received:	October 31, 2014
Claim Denied:	November 3, 2014
Appeal Received:	November 24, 2014

The **participant** is appealing for payment of a claim, for her spouse, that was denied. The participant states, "We make sure that when care is needed, it is a CIGNA provider... Anne Arundel Hospital Center is CIGNA along with [the] doctors we choose. This was done in a hospital setting and was sent down to the lab in [the] hospital."

Fund records indicate the participant's spouse had a needle biopsy performed at Annapolis Radiology Associates (a participating provider). Anne Arundel Pathology submitted a claim for pathology services related to this 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: