

NAME:

SS#:

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER: Giant
DATE OF HIRE: April 1, 2001
PLAN: 1

LOCAL: 68
STATUS: Full Time

ISSUE: Hospital/Medical – Nonparticipating Provider #M19/133-5598

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:	June 4, 2019
Claim(s) Received:	June 14, 2019
Claim(s) Denied:	June 18, 2019
Appeal Received:	November 14, 2019

The **participant** is appealing for payment of a claim for surgical pathology that was denied. The participant states that she did not know at the time that the pathologist was out-of-network.

Fund records indicate the participant had a surgical procedure performed by Dr. Michele Shermak of The Plastic Surgery Center (a participating surgeon) at University of Maryland St. Joseph Medical Center (a participating facility). St. Joseph Pathology Associates (Zhen Fan, MD) submitted a claim for pathology services. The claim was denied because St. Joseph Pathology Associates does not participate with CIGNA.

ACTION:

Approved

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Denied

☐

Tabled

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COMMENTS: