NAME: **SS#:**

Bakers Union and FELRA Health and Welfare Fund

EMPLOYER:	Giant	**LOCAL:**	118
DATE OF HIRE:	May 1, 1987	**STATUS:**	Full Time
PLAN:	1		

ISSUE: Hospital/Medical – Nonparticipating Provider #M16/141-1432

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:	August 19, 2016
Claim Received:	September 22, 2016
Claim Denied:	September 23, 2016
Appeal Received:	October 17, 2016

The **participant** is appealing for payment of a surgical pathology claim that was denied. The participant states, "I had hand surgery and had a tumor removed. My doctor is in the network. Also my hospital, Peninsula Regional Medical Center, is also in the network. While I was in surgery [my doctor] sent [the tumor] off to have it tested by pathology. Then I got a bill that said you won't pay it because [the pathology provider] is out of network. How can I be responsible for where they sent it when I was under [anesthesia]? I went to the proper doctor and hospital that was in network. I can't be responsible for where they sent my tumor."

Fund records indicate the participant had a surgical procedure performed by Dr. Richard Kang (a participating surgeon) at Peninsula Regional Medical Center (a participating facility). Peninsula Pathology Associates submitted a claim for pathology services. The claim was denied because Peninsula Pathology Associates does not participate with CIGNA.

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