



RWC Policy #2 –

Addressing issues brought forward by RWC members.

What to do if you are Denied Health or Dental Benefits

Most PWU members and their spouses are entitled to Extended Health and Dental Benefits throughout their retirement.

From time to time the RWC is made aware of some cases where claims are either denied outright or only a partial payment is made. To be clear, sometimes the insurance company is correct because the item is either not covered or has a cap of some sort that limits payment. Too often however, legitimate claims are improperly paid or not paid at all.

You earned your post-retirement benefits and so it is important to educate oneself on what is covered and what is not. It is also important to be aware of all the restrictions, timelines and other considerations that your plan requires. Adhering to these things can help the process run a bit more smoothly. Doing so also takes away an excuse for the insurance company to deny an otherwise legitimate claim.

Most of the major health benefit companies and insurers have websites and phone numbers to help you to navigate through the do's and don'ts of your plan. Use them.

If you find yourself in a position where something is being denied that you feel should be covered you should complete the following process:

- 1) Get the reason for the denial in writing.
- 2) Speak with the insurance company to see if they are missing any information that you can provide.
- 3) Retain copies of any correspondence and any notes that you have taken
- 4) Call or write the company you retired from to see if they agree with the denial by the insurance company

If taking these steps does not lead to a satisfactory conclusion and you still feel that you are being denied a legitimate claim the RWC and the PWU are willing to try and resolve the claim for you. If you wish to seek out this assistance you can contact any one of the RWC Executive or call the PWU office and they can help you get in touch with one of your Executive.

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