



Union wins key victory protecting our health benefits

WHEN THE TA MOVED OUR HEALTH coverage from GHI to Empire, our contract said they had to keep our benefits the same or better. But some parts of our coverage were not the same. **One by one, Local 100 has been fighting to ensure our full benefits are maintained — and winning.**

The latest win is coverage for clinic visits. The Authority has agreed to pay all the costs (except for the \$15 copayment) for the clinic visits of two members who were improperly denied coverage. On top of that, on May 23, the Arbitrator ordered the TA to instruct Empire to cover all services provided at clinics according to the terms of our Health Benefits Plan.

The Arbitrator also ordered the TA to go through its records and pay everyone who was previously denied coverage for care at a clinic. They will provide the Union with a full report of everyone improperly denied coverage and reimbursed by August 1, 2013.

Under our plan, we have always been covered for care in a clinic. Often, this was the only place members could go for follow up from surgery, outpatient chemotherapy treatment or other such care. GHI covered this on the same terms as individual doctor visits: if the clinic doctors were in the GHI network, GHI paid the in-network rate specified by our Health Plan; if they were not, GHI paid according to the out-of-network formula in our Plan.

Under Empire, however, claims for clinic visits had been denied. Some members were given no reason; others were told that Empire's "policy" did not cover clinic services. (Our health ben-

efits are established by our contract, not Empire "policy".) The Union documented the cases that members brought to us and protested to the TA. When that did not work, we grieved – and won.

Now, our job is to make sure that everyone who was denied coverage is reimbursed, and that this policy is properly followed in the future.

If you were improperly denied coverage for a clinic visit:

- **Try to find any relevant paperwork from the clinic and from Empire**
- **Contact the Union's Member Services Department:
347-643-8065**