

From: Sharon Hoffbeck <sharonhoffbeck@gmail.com>
To: RPEA Members--All
Date: 8 Apr 2017
Subject: Request for Appeal Information

Hi Everyone—

RPEA continues to encourage anyone who has had a claim denied to file an appeal. If you would like us to look at your appeal letter before sending, please scan and email it to me and the Retiree Benefits Committee will review it and give their feedback.

Attached are two documents that may be helpful when filing an appeal. One is a step-by-step explanation of the appeal process, and the other is recommended appeal language that we are asking you to use as the cover page of your appeal. There is one cover page for medical/vision/audio appeals and one for dental appeals.

We are also asking that if you haven't already done so, you scan and email to me any appeal letters you've already filed, as well as any letters of denial or letters you've received from the Division of Retirement & Benefits (DRB) concerning your appeal. I don't need the backup documents like the Explanation of Benefits—just the appeal letter and any letters of response. If we need additional information I'll contact you for it.

I still have all of the information that some of you have sent to me since January 2014. If you have already sent me your appeal information, there's no need to send it again.

The denial letters you receive from both Aetna and Moda sometimes continue to contain incorrect information. Aetna letters may say that the Level II appeal is the final appeal available. **That is incorrect.** Retirees have the right to a Level III appeal to the Office Administrative Hearings with the State of Alaska. The attached appeal document explains the Level III appeal process.

Both Moda and Aetna letters often also incorrectly say that you can:

- 1) file a complaint with the State of Alaska Ombudsman's office, and/or
- 2) file a lawsuit under ERISA, and/or
- 3) contact the federal Employee Benefits Security Administration.

This is also incorrect information. The State of Alaska is self-insured, and exempt from ERISA requirements. The Ombudsman's office and federal Employee Benefits Security Administration have no authority over the State's self-insured plans.

RPEA has repeatedly brought these misstatements to the attention of the Division of Retirement & Benefits since 2014.

I've also included a link to the RPEA website. This same appeal information is on the website, as well as other information about the organization.

<http://www.rpea.apea-aft.org/>

If anyone has questions, please let me know!
Have a good weekend—

Sharon Hoffbeck

President

Retired Public Employees of Alaska

sharonhoffbeck@gmail.com