

Association of Ameritech/SBC Retirees Blue Bulletin

Vol. 4 No. 4

(May 9, 2009)

Proudly working on behalf of retirees of Ameritech, SBC and predecessor/successor Bell Companies of the New AT&T, located throughout the United States

Be Aware Of a Dental Cost Concern

Recently a member discovered an issue with CIGNA dental coverage. The member lost a tooth, called CIGNA to ask about a bone graft, which his dentist explained was needed. CIGNA said that a bone graft was covered under the member's policy. The member was also considering an implant. His dentist was unsure about CIGNA's coverage for implants, so they checked with CIGNA on that too. CIGNA explained that implants were not covered under the member's policy. The bone graft was performed last fall and the paperwork for the claim was submitted. CIGNA denied the claim. The reason CIGNA gave for denying the claim was that the bone graft was done in preparation for an implant. The member went through the appeals process (both appeals) which included a signed letter from his dentist stating that the bone graft was necessary on its' own, having nothing to do with an implant. The appeals were denied.

Within the AT&T Dental SPD, under Expenses Not Covered are the words Implantology (implants)

WARNING !!!!

1. Do not go through the appeals process and then contact AASBCR_{SM}. Once the appeals process is completed, there is no recourse. Give AASBCR_{SM} an opportunity to help before the appeal process is completed.
2. Yes, the documentation is very bulky and wordy. However, check your SPD before your doctor submits a claim. The mere mention of an implant in this case was the "red flag" which ultimately led to this claim being denied.

Members must remember that AT&T is the "customer" of CIGNA, UHC, and the other benefit suppliers. Employees and retirees are the participants. Also, remember that these companies must always look for ways to save AT&T money.