



Welfare Fund of Local No. One, I.A.T.S.E.

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Special Notice to CIGNA Participants Regarding Reimbursement for Claims

IN-NETWORK CLAIMS

Beginning August 1, 2011, CIGNA is changing the number of days allowed for doctors in the CIGNA network to submit claims for payment. CIGNA is advising them that they must submit claims within 90 days of the date of service. Any claims received by CIGNA on or after August 1 will be subject to the 90 day limit. If the CIGNA doctor does not submit claims to CIGNA within 90 days, CIGNA will not reimburse them. This does not happen often but if it does, **you will not be affected**. Doctors in the CIGNA network are not permitted to bill you for claims that CIGNA denied due to late filing. **If you are billed, please contact CIGNA Customer Service at 1-800-244-6224.**

OUT-OF-NETWORK CLAIMS

What might affect you is the change CIGNA will make to claims submitted for doctors and facilities that are not in the CIGNA network. As of January 1, 2012, CIGNA will change the timeframe for submitting out-of-network claims to 180 days. Because CIGNA does not have a contract with out-of-network doctors and facilities, CIGNA cannot prevent them from billing you for payment of claims that CIGNA denies because of late submission.

We do not want you to have to pay if this happens. Therefore, we strongly encourage you to either consider changing to a doctor or facility in the network or to make sure that out-of-network claims are received by CIGNA within 180 days of the date of service. **Remember, this applies to all claims received by CIGNA on or after January 1, 2012.** Although currently less than 1% of claims are filed beyond 180 days for out-of-network services, it is important for you to be aware of this change.

Please call the toll-free number on your CIGNA ID card (**1-800-244-6224**) if you have any questions regarding this change in timely filing limits.