

NAME:
REGARDING:

SS#:

Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund

EMPLOYER: Giant Food Warehouse

LOCAL: 730

STATUS: Full Time

ISSUE: Medical – Excluded Services

#M26/104-0888

FUND RULE:

“EXCLUSIONS UNDER COMPREHENSIVE MEDICAL BENEFIT

The Fund does not provide coverage for the following: [...]

5. Treatments, services, or supplies deemed unreasonable or unnecessary.

17. Charges for supplies, services or procedures that are not specifically listed as covered in this SPD.”

(Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund SPD, December 2022, Pages 50 & 51, #5, #17)

“Effective December 1, 2025 – Gene therapy is an excluded benefit. Accordingly, the EXCLUSIONS UNDER COMPREHENSIVE MEDICAL BENEFIT section beginning on page 50 of the SPD, is revised as follows to exclude the following:

Gene therapy typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that cause medical problems. The Fund does not cover any charges related to gene therapy, whether those therapies have received approval from the U.S. Food and Drug Administration (“FDA”) or are considered experimental or investigational. Illustrative examples of gene therapy include therapies such as Kymriah and Yescarta, as well as Luxturna and Zolgensma, but new applications for gene therapies are submitted every year. The Fund does not cover any related genetic testing intended to determine whether particular genetic mutations are present and/or whether particular drug therapies might work for a particular patient before any of the above gene therapy is initiated.”

(Quoted from the Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund Summary of Material Modifications, December 2025)

SUMMARY:

Date(s) of Service:	November 14, 2025 and December 5, 2025
Claim(s) Received:	December 3, 2025 through December 18, 2025
Claim(s) Denied:	December 10, 2025 through January 6, 2026
Appeal Received:	March 30, 2026

The **participant** is appealing the partial denial of claims for laboratory services provided to his dependent spouse. The participant states that his spouse is pregnant, and due to her history of high risk pregnancy complications, her doctor required her to have genetic testing in order to prevent further pregnancy complications. The participant further states that this bill is a big burden for his family to deal with.

Fund records indicate LabCorp submitted a claim for multiple blood tests rendered on November 14, 2025, including charges for genetic testing. The Fund Office denied the charges for genetic testing because genetic testing is not a covered benefit of the Plan. The Fund Office paid the remaining charges, up to the limits of the Plan.

Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund

Appeal #: M26/104-0888

Page 2

In addition, Natera submitted a claim for genetic testing on December 5, 2025. That claim was denied because genetic testing is not a covered benefit.

Note: The Board of Trustees considered a similar appeal from this participant regarding genetic testing rendered on October 20, 2025. The Trustees approved that appeal at its March 16, 2026 meeting.

ACTION:

Approved

☐

Denied

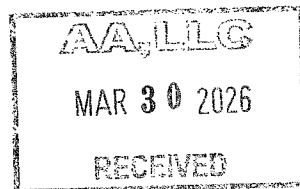
☐

Tabled

☐

COMMENTS:

Friday, January 27, 2026



Policy Holder : [REDACTED]

Patient: [REDACTED]
[REDACTED]

Dear Board of Trustees:

My name is [REDACTED] I'm writing to reconsider of denied **claim # DKPS33** and Date of Services on **12/05/2026** and on **11/14/2025**.

My wife's name [REDACTED] is pregnant ,and due to her history high risks of pregnancy complications , the doctor required her to do gene analysis blood draws in order to prevent further pregnancy complications for the mother and the unborn child. But unfortunately, the insurance would not cover the bills and it is a big burden for me and my family to deal with medical bills. We would like the insurance to help us pay for this necessary medical claims.

Thank you

Sincerely,

[REDACTED]