

School Cafeteria Employees UNITEHERE Local No. 634
Health & Welfare Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
(833) 228-9212

www.associated-admin.com

Agenda

July 23, 2026

10:00 AM

- I. Call to Order
- II. Investment Manager Report
- III. Minutes, Regular Meeting – April 15, 2026
- IV. Auditor Report
- V. Consultant Report
- VI. Administrative Manager Report
- VII. Participant Appeal
- VIII. Counsel Report
- IX. Other Fund Business
- X. Next Meeting Date and Location
- XI. Adjournment

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Minutes of the Meeting of the Board of Trustees
Held on Monday, April 15, 2026
Via Zoom

Present Were: Nicole Hunt and Antoinette Ford– Union Trustees

Marissa Quinn and Lisa Norton – Management Trustees

Also Present Were: Deborah R. Willig, Esq. and Kelly Brogan, Esq. of Willig, Williams & Davidson – Legal Counsel; Frank Iannucci of Summit Actuarial Services – Fund Consultant; Kathleen Jackson and Dan Ohlemiller of Novak Francella – CPA; Alicia Cochran of Associated Administrators, LLC – Administrative Manager; Matt Walker¹ of The Philadelphia Trust Company

The meeting was called to order at 10:04 a.m. with Ms. Hunt presiding as Chairperson. Notice of this meeting was communicated prior to the date of the meeting. A quorum was present.

- I. The Minutes of the meeting of the Board of Trustees held on January 13, 2026 were discussed.

MOTION was made and seconded to adopt the Minutes of the meeting of the Board of Trustees held on January 13, 2026.

UNANIMOUSLY ADOPTED

¹ Present for the investment report only.

- II. **Investment Manager's Report.** Mr. Walker presented the Investment Manager's report and stated the following: As of March 31, 2026 the total assets held in the account were \$1,203,325 with a year to date loss of 0.18%. Assets in the account were allocated 32.8% to fixed income, 27.7% to equities, 35.3% to cash and equivalents, and 4.2% to non-marketable assets.

Mr. Walker provided a market update and stated that his firm continues to monitor inflation, noting the impact of deglobalization and strong economic growth. He noted significant stimulus to the consumer in the form of tax refunds, a new Chairman of the Federal Reserve and midterm elections in the fall with significantly impact the economy and markets in 2026.

The Trustees thanked Mr. Walker, and he was excused from the meeting.

- III. **Fund Consultant's Report.** Mr. Iannucci reviewed the Fund's reserves. He noted that Mr. Walker and Ms. Cochran continue to monitor the Fund's total assets on a monthly basis. He noted that the Fund is projected to have an eight month reserve at the end of the Plan year.

Mr. Iannucci reported receipt of BeneCard's annual reconciliation for contractual performance guarantees. He said for the period July 1, 2024 through June 30, 2025, BeneCard outperformed the guarantee by \$56,759.35. Mr. Iannucci said that the Copay Assistance program utilization has been lower than expected as the program is voluntary instead of mandatory. He said that he would request an informative flyer from BeneCard to distribute to participants to encourage utilization.

- IV. **Administrative Manager's Report.** Ms. Cochran presented an unaudited statement of cash receipts and cash disbursements for fiscal year 2025-2026, as of February 28, 2026, with a comparative report for fiscal year 2024-2025. Receipts and disbursements for the period were reviewed, with Net Income of \$792,622.40 compared to \$472,756.68 for the prior period.

A report was presented indicating the total Fund balance through February 28, 2026 was \$2,834,741.49.

A report was presented detailing the number of eligible employees as of February 28, 2026: 810 Cafeteria Workers and 1,095 Student Climate Staff for a total of 1,905 employees.

A COBRA report was presented for September 1, 2025 through February 28, 2026 showing a total of 114 COBRA notices sent, with two COBRA payees in the month of February 2026.

A dental claims report for Cafeteria Workers and Student Climate Staff for December 1, 2025 through February 28, 2026 was presented. Payments totaled \$38,618.00 on 672 claims for Cafeteria Workers and \$21,184.80 on 386 claims for Student Climate Staff.

A report of orthotic claims paid for the period September 1, 2025 through February 28, 2026 was presented. Orthotic claims paid to date for Cafeteria Workers totaled \$1,825.00 and \$580.00 for

Student Climate Staff.

A report of wig claims paid for the period September 1, 2025 through February 28, 2026 was presented. Wig claims paid to date for Cafeteria Workers totaled \$0.00. Claims paid to date for Student Climate Staff totaled \$0.00.

- V. **Fund Counsel's Report.** Ms. Willig stated there is still a dispute with the contribution rate for Early Childhood workers. She said an arbitration hearing is scheduled for October 7, 2026.

- VI. **Other Business.** Ms. Cochran reported that Form 1099NEC was mailed on January 31, 2026 and Form 1099MISC was mailed on January 30, 2026.

Ms. Cochran reported that the supplemental data was provided to BeneCard on April 8, 2026 in order for BeneCard to submit the prescription portion of the Prescription Drug and Health Care Spending Report to the Centers for Medicare and Medicaid Services ("CMS").

Ms. Cochran reported a high-cost claimant with a prescription, Xtandi, which is used to treat prostate cancer.

Ms. Cochran reported receipt of payments from the School District for the Diabetic Supply invoices in the amounts of \$138,058.30 and \$140,736.41.

- VII. The date of the next regular Board meeting was scheduled for July 23, 2026. The meeting will convene at 10:00 a.m. via Zoom.

- VIII. There being no further business before the Board of Trustees, the meeting was adjourned.

**School Cafeteria Employees UNITEHERE
Local No. 634 Health and Welfare Fund**

**Profit & Loss Cash Basis Statement
June 2026**

		<u>Jun-26</u>	<u>YTD Jun-26</u>
Ordinary Income/Expense			
Income			
61-113	Cobra Contributions	386.40	2,017.90
61-121	Cafeteria Workers	81,705.00	1,675,282.98
61-125	Student Climate Staff	67,138.56	1,359,853.44
61-300	Interest on Investments	3,936.07	34,440.72
61-302	Interest on Bank Accounts	93.23	718.35
61-303	Realized Gain/Loss	-	12,655.60
61-304	Unrealized Gain/Loss	(10,443.95)	29,354.43
61-320	Formulary Rebates	131,030.14	674,038.51
61-330	Diabetic Prescription Refund	-	488,339.27
61-350	Other Income	-	-
Total Income		273,845.45	4,276,701.20
Gross Profit		273,845.45	4,276,701.20
Expense			
71-202	Benecard Drug Claims	255,825.74	2,229,412.29
71-523	Benecard Admin Fee	9,202.87	90,620.45
71-203	Vision Premium	13,688.64	129,480.96
71-212	Orthotics Claims	-	2,240.00
71-214	Self-Funded Dental Claims	21,664.00	177,258.12
71-560	Dental Claims	1,484.11	17,038.11
71-400	Local 634 Shared Costs	2,300.00	18,800.00
71-300	Administration Fees	11,068.00	109,392.00
71-405	PCORI Fees	-	-
71-501	Auditing and Accounting Fee	-	23,286.00
71-502	Legal Counsel Fee	1,311.81	22,009.13
71-503	Conference and Meeting Expenses	-	2,333.51
71-505	Consultant Fee	-	9,000.00
71-508	Printing, Duplicating, Postage	426.36	8,179.06
71-509	Investment Manager Fee	-	4,465.04
71-514	Fidelity Bond Premium	-	475.00
71-519	Membership Dues & DVHCC	-	1,575.00
71-550	Bank Service Charge & Wire Fees	6.00	27.00
71-750	Health Fair Expense	-	20,910.60
Total Expense		316,977.53	2,866,502.27
Net Ordinary Income		(43,132.08)	1,410,198.93
Net Income		(43,132.08)	1,410,198.93

**School Cafeteria Employees UNITEHERE
Local No. 634 Health and Welfare Fund**

**Firsttrust Bank and Philadelphia Trust Balances
May 31, 2026**

Firsttrust

Cash Expense Firsttrust Bank	<u>2,260,357.08</u>
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Total Firsttrust	<u>2,260,357.08</u>
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Philadelphia Trust

US Treasury Securities	761,597.50
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Common Stock	365,700.20
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Money Market Mutual Funds	57,795.32
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Certificates of Deposit	<u>50,000.00</u>
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Total Philadelphia Trust	<u>1,235,093.02</u>
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Grand Total	<u><u>\$ 3,495,450.10</u></u>
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**School Cafeteria Employees UNITEHERE
Local No. 634 Health and Welfare Fund**

Employer Contributions and Participant Counts Report - September 1, 2025 - May 31, 2026

Pay Period Ending	Date Received	Class	Amount Received	Contribution Rate	Member Count
8/22/2025	9/3/2025	Food Service Workers	\$ 81,022.50	\$ 97.50	831
		Student Climate Staff	\$ 64,817.28	\$ 59.52	1,089
			<u>\$ 145,839.78</u>		
				Total Count:	1,920
9/5/2025	9/16/2025	Food Service Workers	\$ 80,827.50	\$ 97.50	829
		Student Climate Staff	\$ 63,924.48	\$ 59.52	1,074
			<u>\$ 144,751.98</u>		
				Total Count:	1,903
9/19/2025	9/30/2025	Food Service Workers	\$ 80,047.50	\$ 97.50	821
		Student Climate Staff	\$ 63,388.80	\$ 59.52	1,065
			<u>\$ 143,436.30</u>		
				Total Count:	1,886
10/3/2025	10/15/2025	Food Service Workers	\$ 79,755.00	\$ 97.50	818
		Student Climate Staff	\$ 62,674.56	\$ 59.52	1,053
			<u>\$ 142,429.56</u>		
				Total Count:	1,871
10/17/2025	10/28/2025	Food Service Workers	\$ 79,462.50	\$ 97.50	815
		Student Climate Staff	\$ 62,198.40	\$ 59.52	1,045
			<u>\$ 141,660.90</u>		
				Total Count:	1,860
10/31/2025	11/12/2025	Food Service Workers	\$ 78,780.00	\$ 97.50	808
		Student Climate Staff	\$ 61,365.12	\$ 59.52	1,031
			<u>\$ 140,145.12</u>		
				Total Count:	1,839
11/14/2025	11/25/2025	Food Service Workers	\$ 78,390.00	\$ 97.50	804
		Student Climate Staff	\$ 60,888.96	\$ 59.52	1,023
			<u>\$ 139,278.96</u>		
				Total Count:	1,827
11/28/2025	12/9/2025	Food Service Workers	\$ 79,365.00	\$ 97.50	814
		Student Climate Staff	\$ 62,496.00	\$ 59.52	1,050
			<u>\$ 141,861.00</u>		
				Total Count:	1,864

12/12/2025	12/23/2025	Food Service Workers	\$	78,585.00	\$	97.50	806
		Student Climate Staff	\$	63,388.80	\$	59.52	1,065
			\$	141,973.80			
Total Count:						1,871	
12/26/2025	1/6/2026	Food Service Workers	\$	78,487.50	\$	97.50	805
		Student Climate Staff	\$	64,341.12	\$	59.52	1,081
			\$	142,828.62			
Total Count:						1,886	
1/9/2026	1/21/2026	Food Service Workers	\$	78,390.00	\$	97.50	804
		Student Climate Staff	\$	64,698.24	\$	59.52	1,087
			\$	143,088.24			
Total Count:						1,891	
1/23/2026	2/3/2026	Food Service Workers	\$	78,487.50	\$	97.50	805
		Student Climate Staff	\$	64,757.76	\$	59.52	1,088
			\$	143,245.26			
Total Count:						1,893	
2/6/2026	2/19/2026	Food Service Workers	\$	78,975.00	\$	97.50	810
		Student Climate Staff	\$	65,174.40	\$	59.52	1,095
			\$	144,149.40			
Total Count:						1,905	
2/20/2026	3/3/2026	Food Service Workers	\$	79,852.50	\$	97.50	819
		Student Climate Staff	\$	66,424.32	\$	59.52	1,116
			\$	146,276.82			
Total Count:						1,935	
3/6/2026	3/17/2026	Food Service Workers	\$	80,047.50	\$	97.50	821
		Student Climate Staff	\$	66,721.92	\$	59.52	1,121
			\$	146,769.42			
Total Count:						1,942	
3/20/2026	3/31/2026	Food Service Workers	\$	79,852.50	\$	97.50	819
		Student Climate Staff	\$	67,198.08	\$	59.52	1,129
			\$	147,050.58			
Total Count:						1,948	
4/3/2026	4/14/2026	Food Service Workers	\$	79,560.00	\$	97.50	816
		Student Climate Staff	\$	66,900.48	\$	59.52	1,124
			\$	146,460.48			
Total Count:						1,940	

4/17/2026	4/28/2026	Food Service Workers	\$	81,022.50	\$	97.50	831
		Student Climate Staff	\$	67,317.12	\$	59.52	1,131
			\$	148,339.62			
					Total Count:		1,962
5/1/2026	5/12/2026	Food Service Workers	\$	81,412.50	\$	97.50	835
		Student Climate Staff	\$	67,019.52	\$	59.52	1,126
			\$	148,432.02			
					Total Count:		1,961

**School Cafeteria Employees UNITEHERE
Local No. 634 Health and Welfare Fund**

COBRA Report - September 1, 2025 - May 31, 2026

	COBRA Notices Sent	COBRA Elections	COBRA Participants
September 2025	23	1	3
October 2025	11	0	2
November 2025	39	0	2
December 2025	15	0	2
January 2026	7	0	2
February 2026	19	0	2
March 2026	13	0	1
April 2026	15	1	1
May 2026	8	0	1
June 2026			
July 2026			
August 2026			
Totals	150		

**School Cafeteria Employees UNITEHERE
Local No. 634 Health and Welfare Fund**

Dental Claims Report - March 1, 2026 through May 31, 2026

Food Service Workers

In-Network (LPMA)

Category	Usage	Billed Amount	Paid Amount
Comprehensive Orthodontics	0	\$ -	\$ -
Diagnostic	220	\$ 15,817.28	\$ 6,695.80
Endodontics	38	\$ 11,039.00	\$ 2,910.00
Extraction	8	\$ 1,946.00	\$ 360.00
Oral Surgery	30	\$ 15,687.20	\$ 1,160.20
Orthodontics	28	\$ 4,145.00	\$ 1,245.00
Other Services	81	\$ 9,939.38	\$ 1,685.08
Periodontics	28	\$ 13,588.40	\$ 2,704.40
Preventive	74	\$ 7,634.38	\$ 3,270.00
Prosthodontics, Fixed	0	\$ -	\$ -
Prosthodontics, Removable	8	\$ 4,928.00	\$ 691.00
Restorative	77	\$ 20,858.37	\$ 4,874.00
Restorative, Crowns	10	\$ 14,222.00	\$ 5,330.00
Totals	602	\$ 119,805.01	\$ 30,925.48

Out-of Network

Category	Usage	Billed Amount	Paid Amount
Comprehensive Orthodontics	0	\$ -	\$ -
Diagnostic	11	\$ 628.00	\$ 268.00
Endodontics	0	\$ -	\$ -
Extraction	0	\$ -	\$ -
Oral Surgery	0	\$ -	\$ -
Orthodontics	0	\$ -	\$ -
Other Services	0	\$ -	\$ -
Periodontics	0	\$ -	\$ -
Preventive	11	\$ 550.00	\$ 210.00
Prosthodontics, Fixed	0	\$ -	\$ -
Prosthodontics, Removable	0	\$ -	\$ -
Restorative	1	\$ 116.00	\$ 50.00
Restorative, Crowns	0	\$ -	\$ -
Totals	23	\$ 1,294.00	\$ 528.00

	In-Network	Out-of-Network	Overall Totals
Total Billed Amount	\$ 119,805.01	\$ 1,294.00	\$ 121,099.01
Total Paid Amount	\$ 30,925.48	\$ 528.00	\$ 31,453.48

**School Cafeteria Employees UNITEHERE
Local No. 634 Health and Welfare Fund**

Dental Claims Report - March 1, 2026 - May 31, 2026

Student Climate Staff

In-Network (LPMA)

Category	Usage	Billed Amount		Paid Amount
Comprehensive Orthodontics	0	\$	-	\$ -
Diagnostic	193	\$	13,380.80	\$ 5,373.30
Endodontics	26	\$	16,817.00	\$ 4,403.00
Extraction	1	\$	200.00	\$ 45.00
Oral Surgery	6	\$	2,376.00	\$ 270.00
Orthodontics	0	\$	-	\$ -
Other Services	32	\$	4,489.00	\$ 808.00
Periodontics	16	\$	5,426.00	\$ 1,885.00
Preventive	38	\$	4,246.00	\$ 2,189.00
Prosthodontics, Fixed	7	\$	8,719.00	\$ -
Prosthodontics, Removable	9	\$	11,659.00	\$ 2,214.00
Restorative	21	\$	4,604.00	\$ 1,294.00
Restorative, Crowns	2	\$	3,000.00	\$ 705.00
Totals	351	\$	74,916.80	\$ 19,186.30

Out-of-Network

Category	Usage	Billed Amount		Paid Amount
Comprehensive Orthodontics	0	\$	-	\$ -
Diagnostic	18	\$	1,168.00	\$ 466.00
Endodontics	0	\$	-	\$ -
Extraction	0	\$	-	\$ -
Oral Surgery	0	\$	-	\$ -
Orthodontics	3	\$	585.00	\$ 150.00
Other Services	0	\$	-	\$ -
Periodontics	3	\$	348.00	\$ 348.00
Preventive	3	\$	389.00	\$ 140.00
Prosthodontics, Fixed	0	\$	-	\$ -
Prosthodontics, Removable	1	\$	3,600.00	\$ 610.00
Restorative	3	\$	700.00	\$ 235.00
Restorative, Crowns	0	\$	-	\$ -
Totals	31	\$	6,790.00	\$ 1,949.00

	In-Network	Out-of-Network	Overall Totals
Total Billed Amount	\$ 74,916.80	\$ 6,790.00	\$ 81,706.80
Total Paid Amount	\$ 19,186.30	\$ 1,949.00	\$ 21,135.30

**School Cafeteria Employees UNITEHERE
Local No. 634 Health and Welfare Fund**

Orthotic Claims Report - September 1, 2025 - May 31, 2026

Food Service Workers

Months	\$	Amount	\$	Total Paid	Total Participants
March 2026 - May 2026	\$	830.00	\$	720.00	8
December 2025 - February 2026	\$	995.00	\$	940.00	12
September 2025 - November 2025	\$	940.00	\$	885.00	6
Totals	\$	2,765.00	\$	2,545.00	26

Student Climate Staff

Months	\$	Amount	\$	Total Paid	Total Participants
March 2026 - May 2026	\$	360.00	\$	360.00	4
December 2025 - February 2026	\$	305.00	\$	305.00	3
September 2025 - November 2025	\$	275.00	\$	275.00	1
Totals	\$	940.00	\$	940.00	8

**School Cafeteria Employees UNITEHERE
Local No. 634 Health and Welfare Fund**

Wig Claims Report - September 1, 2025 - May 31, 2026
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Food Service Workers

Months	Billed Amount	Paid to Member Amount
March 2026 - May 2026	\$ -	\$ -
December 2025 - February 2026	\$ -	\$ -
September 2025 - November 2025	\$ -	\$ -
Totals	\$ -	\$ -

Student Climate Staff

Months	Billed Amount	Paid to Member Amount
March 2026 - May 2026	\$ -	\$ -
December 2025 - February 2026	\$ -	\$ -
September 2025 - November 2025	\$ -	\$ -
Totals	\$ -	\$ -



OFFICE OF THE SUPERINTENDENT
440 North Broad Street, Suite 301
Philadelphia, PA 19130

Tony B. Watlington, Sr., Ed.D.
Superintendent

April 27, 2026

Via Email: nhunt@unitehere.org

Nicole Hunt, President
Local 634 Unite HERE!

**Re: Notice of Appointment of New Trustee Representing
The School District of Philadelphia on the Local 634 Health and Welfare Fund**

Dear President Hunt:

I am writing to inform you that, in accordance with the Trustee Agreement and our Collective Bargaining Agreement, I am appointing RJ Griffin, Director, Budget Operations, to serve as a Trustee for The School District of Philadelphia ("SDP") on the Local 634 Health and Welfare Fund.

I trust you will contact him, include him in the scheduling of meetings and provide him with information that is needed to effectively serve in the role of a Trustee. His contact information is rgriffin@philasd.org.

Sincerely,

Tony B. Watlington, Sr., Ed.D.

TBW/dpw

cc: Kristi Murphy Baldwin, Ed.D., Interim Chief Talent Officer, SDP
Oz Hill, Deputy Superintendent of Operations, SDP
Ronak Chokshi, Deputy General Counsel, SDP
Lisa Norton, Executive Director, Division of Food Service, SDP, District Trustee
Marissa Quinn, Benefits Director, SDP, District Trustee

How to Get Started in the Copay Assistance Program

Easily enroll with BeneCard PBF member assistance.

Our Patient Advocates will contact you to verify your medication is eligible, get you started with our Copay Assistance Program and collect documentation as needed. You can also contact BeneCard PBF directly by calling 1-855-717-1274 if you would like to get a head start and initiate the process yourself if you are prescribed a specialty medication.

We help you connect to the right pharmacy.

Often, specialty drugs are limited to being dispensed by certain pharmacies. We have a network of pharmacy partners, in addition to our own specialty pharmacy, so that you can be certain your drug will be available to you. Patient Advocates will help you find the right pharmacy for your situation and make sure your prescriptions are set up for delivery to you.

Serving you is our priority.

Your Patient Advocate will review your eligibility for cost reduction from drug manufacturer copay assistance programs. The advocate will also see if you qualify for support from the many foundations and charitable organizations that provide patient assistance in obtaining specialty medications at lower costs. We keep you informed of everything done on your behalf and will let you know your final amount out-of-pocket cost.

Have your medication shipped where you need it.

The specialty pharmacy will contact you to arrange payment and confirm your preferred shipping address for your medication. If you agree to your out-of-pocket costs, the specialty pharmacy will ship the medication to your home, work, or doctor's office.

We're here to help.

Please call 1-855-717-1274 or the phone number on the back of your BeneCard PBF ID card for help with questions about lowering the cost of your specialty medications.

Answers to Frequently Asked Questions

Why do I need to use a different pharmacy for my prescription?

The specialty pharmacies that make up our proprietary network are chosen based on their ability to provide high-touch, exemplary patient support for your specific condition. Our goal is to deliver the best possible patient experience.

Am I still able to use my current pharmacy?

In some cases, you may be able to stay with your current pharmacy. There are many benefits to using the specialty pharmacy we refer you to, including the chosen pharmacy's comprehensive expertise in treating specialty conditions such as yours.

What if I don't get a call from the pharmacy to schedule medication delivery?

If you haven't got a call, please contact us at 1-855-717-1274. A Patient Advocate will request information about your prescription and the pharmacy filling the order, then they will follow up with the pharmacy on your behalf.

What if the out-of-pocket cost for my medication is too high?

If you have any questions about your medication cost, please call us at 1-855-717-1274. A Patient Advocate can work with the specialty pharmacy to make sure that assistance has been correctly applied to your prescription order.

Why do I need to speak to the specialty pharmacy to obtain my prescription?

You must speak with the specialty pharmacy for a consultation and to arrange for payment and shipment of your medication. The pharmacy cannot ship your medication without speaking to you. Please return the pharmacy's call as soon as possible to prevent delays in filling your prescription.

For questions about lowering costs for your specialty medications, please call BeneCard PBF at 1-855-717-1274 or the phone number on the back of your BeneCard PBF ID card.

NAME:
REGARDING:

SS#:

SCHOOL CAFETERIA EMPLOYEES UNITEHERE LOCAL No. 634 HEALTH & WELFARE FUND

CLASSIFICATION: Cafeteria Workers
DATE OF HIRE: December 5, 2011

STATUS: Active

ISSUE: Dental – Late Claim Filing #D26/100-3451

FUND RULE:

“ARTICLE XIII – CLAIM PROCEDURES

Claim Filing Deadline

In order for a claim to be considered for payment, the claim must be submitted within a certain time frame. Read the following information carefully to determine the specific claim filing deadline for each benefit. **If you file a claim after the deadline, it will not be paid by the Fund.** This ‘Claims Procedures’ section describes the time period within which the claim must be approved or denied by the Fund and the procedures that you must follow to appeal any denial of the claim.

- **Dental Benefits – Claims must be filed no later than 1 year from the date of service. [...]**

(School Cafeteria Employees UNITEHERE Local No. 634 Health & Welfare Fund SPD, August 2022, Page 34) (emphasis added)

SUMMARY:

Date(s) of Service:	February 5, 2024 and August 27, 2024
Claim(s) Received:	February 23, 2026 through March 3, 2026
Claim(s) Denied:	February 26, 2026 through March 6, 2026
Appeal Received:	May 26, 2026

The **participant** is appealing for payment of dental claims for her dependent daughter that were denied for untimely filing. The participant states, in summary, “Since receiving notice of the issue, I have been in consistent communication with the dental provider’s office in an attempt to ensure that all required documentation and claim submissions were properly processed. Unfortunately, despite these efforts, delays occurred that were outside of my control. As a parent, I made every reasonable attempt to follow up and facilitate resolution, trusting that the provider and administrative processes would handle the claim appropriately. The denial based solely on a time lapse does not reflect the continuous efforts made to address the matter in a timely and responsible manner.”

Records indicate that the participant called the Fund Office on July 22, 2025, regarding a dental bill for her daughter. The participant was given the Fund Office’s address and fax number for claim submissions at that time. The Fund Office received a call from a provider, Penn Dental Medicine, the following day on July 23, 2025, at which time the provider was given the claims filing address and fax number. The Fund Office did not receive any dental claims at that time. Several months later, the Fund Office received calls from Penn Dental Medicine on January 28, 2026 and February 2, 2026, at which time the provider indicated they would fax claims for processing.

The Fund Office received two claims from Penn Dental Medicine for services rendered on February 5, 2024. The claims forms were dated February 12, 2026 and February 19, 2026, and were first received by the Fund Office between February 23, 2026 and March 3, 2026. The provider noted on the claim form, “*Subscriber stated she was unaware of new insurance provider.*” Penn Dental Medicine also submitted a claim for services rendered on August 27, 2024. That claim form was dated February 12, 2026, and was first received by the Fund Office on February 23, 2026. The claims were denied because they were received later than one year from the respective dates of service.

SCHOOL CAFETERIA EMPLOYEES UNITEHERE LOCAL No. 634 HEALTH & WELFARE FUND

Appeal #: #D26/100-3451

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After the appeal was received, the Fund Office mailed letters to the participant and Penn Dental Medicine on June 2, 2026 and June 17, 2026 requesting complete billing notes, including a record of all submissions, and asking if the participant was billed. To date, there has been no response to these requests.

ACTION:

Approved

☐

Denied

☐

Tabled

☐

COMMENTS: