Dear RPEA Member,

As a former state employee, your employment with the State created a constitutionally protected contract. As a retiree, you are entitled to receive the benefits of that contract, including pension payments, as well as health care coverage and benefits. The State unilaterally and impermissibly changed those benefits in January 2014.

RPEA has been working diligently to monitor and address these changes. Part of that work includes monitoring medical and dental claims denials by the new TPAs -- Aetna and Moda -- to ensure these changes are properly addressed. RPEA suggests that you appeal any claim denied by either Aetna or Moda that involves a service or procedure that you previously received, and was covered, prior to January 2014.

We have included suggested language below that you can use in any appeal you file. You can find the forms to file Medical and DVA appeals on the RPEA website at: rpea.apea-aft.org. We would like to track your appeal and assist you if possible. If that is agreeable, please send to us any denied claims and EOBs along with your appeal. That way we can track all appeals and provide assistance to you and others who face similar denials. You can send questions and appeal information to Sharon Hoffbeck, Medical Information Director, sharonhoffbeck@gmail.com.

Sincerely,

Jay N. Dulany
President

Protecting and Enriching Your Retirement Years
**Medical Appeals**

I am appealing the denial of coverage for ____________ provided to me on __________, 20__.  

The State of Alaska provides health benefits for individuals, including retirees, who are entitled to coverage under applicable statutes. These benefits are described in the Retiree Health Plan Booklet. The benefits provided under this coverage cannot be diminished without an equal or greater offset of enhanced benefits.

- **When I retired in _____** (date of retirement) I was entitled to receive medical coverage under the Retiree Health Plan.
- **The medical benefits provided under this coverage are described in the 2003 Retiree Insurance Information Booklet prior to the 2014 Amendments.**
- **I am entitled to receive the medical benefits and coverage as implemented under the Retiree Health Plan prior to the 2014 Amendments which constituted an impermissible diminishment of benefits.**
- **PERS retirement benefits, including medical benefits, are vested, constitutionally protected rights that cannot be diminished without an equal or greater enhancement.**
- **DOA has unilaterally diminished benefits and coverage as described in the 2003 Retiree Benefits Booklet such as treatment for_______, and has not provided any enhanced benefits under the Retiree Health Plan to offset these diminished benefits.**

Attached are the details of my appeal, and supporting documents.
Dental Appeals

I am appealing the denial of coverage for ______________ provided to me on __________, 20_____.

The State of Alaska provides health benefits for individuals, including retirees, who are entitled to coverage under applicable statutes. These benefits are described in the Retiree Health Plan Booklet and include benefits under DVA for retirees who elect coverage. The benefits provided under this coverage cannot be diminished without an equal or greater offset of enhanced benefits.

- When I retired in ______ (date of retirement) I opted for DVA coverage.
- Since I was a retiree entitled to benefits under PERS, I was entitled to elect DVA coverage.
- DVA coverage is described in the 2003 Retiree Insurance Information Booklet along with other medical coverage.
- I paid for DVA coverage through monthly withholdings from my monthly retirement payment.
- The DVA plan included __________ treatment as a covered benefit in ______ (year of retirement when coverage was elected) when I elected coverage.
- PERS retirement benefits, including medical benefits, are vested, constitutionally protected rights that cannot be diminished without an equal or greater enhancement.
- DOA has unilaterally diminished benefits available under the DVA plan described in the 2003 Retiree Benefits Booklet such as treatment for ____________, and has not provided any enhanced benefits to the DVA plan to offset these diminished benefits.

Attached are the details of my appeal, and supporting documents.