

## Recommended Cover Page Language for 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 Benefit 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 (or my spouse) retired in \_\_\_\_\_ (date of retirement) I was/we were entitled to receive medical coverage under the Retiree Health Plan. I was entitled to elect DVA coverage.
- The medical and DVA benefits provided under this coverage are described in the 2003 Retiree Insurance Information Booklet prior to the 2014 Amendments.
- I elected to pay for DVA coverage through monthly withholdings from my monthly retirement payment.
- I am entitled to receive the medical or DVA benefits and coverage as implemented under the Retiree Health Plan prior to the 2014 Amendments, which constituted an impermissible diminishment of benefits.
- PERS/TRS retirement benefits, including medical and DVA 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.