



September 4, 2015

To: Participants in the Graduate Appointee Insurance Program (GAIP)

From: University of Washington Benefits Office  
United Auto Workers Local Union 4121 (UAW)

Subject: GAIP Claims Reprocessing

We are writing to notify you of Graduate Appointee Insurance Program (GAIP) health insurance claims from previous years that will be reprocessed and may result in your receiving additional documentation in the coming months. Some of this reprocessing will result in reimbursements to health care providers and in some cases directly to Academic Student Employees (ASEs). The University of Washington (UW) and UAW Local 4121 (UAW) are working together to ensure that all ASEs receive the full value of GAIP and stay informed about claims reprocessing. This memo includes details about reprocessing as well as contact information in case you have additional questions or concerns.

#### **Background**

During the recently concluded contract negotiations, the UW and UAW agreed to implement benefit improvements to GAIP retroactive to October 1, 2014. These improvements are described in two “Endorsements” to the 2014-2015 contract filed by the insurer, LifeWise Assurance Company (LifeWise), with the Office of the Insurance Commissioner effective May 1 and July 1, 2015. They are posted online in the updated 2014/2015 GAIP Plan Certificate of Coverage found in the link below:  
<http://www.uw.edu/admin/hr/benefits/insure/gaip/publications/GAIP-plan-book-2014-15.pdf>

As a result of the plan benefit changes, LifeWise will reopen and review GAIP medical and prescription claims incurred during the 2014-15 plan year. If the claim is affected by the benefit improvements described at the link above, the claim will be reprocessed and the ASE will be provided an updated Explanation of Benefits (EOB).

During negotiations we also became aware that claims for some services, primarily at Hall Health, were not paid at the correct benefit level for prior plan years. The services impacted include Outpatient Hospital, Outpatient Physician Services, and Physiotherapy/Rehabilitation benefit provisions for the 2011-12, 2012-13 and 2013-14 plan years. LifeWise reviewed their claim records, and concurred with our evaluation. They agreed to re-open the earlier plan years and to re-evaluate and re-process impacted claims to the level of Deductible/100% after the first \$1,000 for ASEs who qualify for the Hall Health benefit.

LifeWise has record of all filed claims, whether processed or denied, and all such claims will be reviewed for reprocessing **with no action needed on your part**. Reprocessing will begin shortly, and will take about 90 days to complete the full review.

Claims originally filed by a preferred provider such as Hall Health must, under the contract, be paid back through the provider. Once that has occurred, the provider will issue any refund due to you. Since the

bulk of claims to be reprocessed are from Hall Health, they were contacted about the matter and have assured UW they can promptly process any refunds.

**Next Steps:**

- LifeWise will begin reprocessing claims in the next few days.
- ASEs who incurred GAIP claims covered by the changes noted above can expect to receive an updated EOB. The EOB will be either electronic or via US mail, depending on the preferences originally established by the ASE. LifeWise estimates the reprocessing of claims will be done within the next 90 days.
- Note that any refunds due to you will be returned from the provider, not from LifeWise. Hall Health, which will process the bulk of these, is expected to issue any refunds due to individuals within approximately 45 days of receiving updated claims information.

**Other Claims**

- If you have not received an EOB within the next 90 days, but believe that you have claims which may be impacted, you can contact LifeWise and the Union directly (see below) to inquire about prior claims. Affected members will have access to standard complaints and appeals processes.
- LifeWise has also agreed to extend the claim filing extension for members who assumed no coverage for a 2014-15 plan year benefit and therefore paid the claim out-of-pocket or had a prescription rejected and paid for subsequent prescriptions out-of-pocket. The participant can submit the claim up to the **later** of:
  - 60 days after receipt of an EOB (including a previously denied prescription)  
or
  - 365 days after the date of service

Note that there will be no additional administrative fees charged for the reprocessing work of the claims described above.

**Contact Information**

Questions about this matter should be addressed as follows:

Claims processing & claims appeals:	LifeWise Customer Service 800-971-1491 TDD / TTY: 800-842-5357 8 a.m. to 5 p.m. weekdays
Eligibility, general questions & concerns:	UW Benefits Office <a href="mailto:benefits@uw.edu">benefits@uw.edu</a> 206-543-2800
General questions & concerns:	UAW Local 4121 <a href="mailto:uaw4121@uaw4121.org">uaw4121@uaw4121.org</a> 206-633-6080