

Opinion of the Trustees
ROD Case No. 229
Page 1
September 30, 1981

(Opinion issued in letter form; name and address deleted)

Re: Resolution of Dispute
Case No. 229

This is in reference to your request for an opinion from the Trustees of the United Mine Workers of America Health and Retirement Funds concerning coverage under your Employer's Benefit Plan for services provided your dependent spouse by a chiropractor.

The Employers Benefit Plan states in Article III, Section (3) (p) 1 that services rendered by a chiropractor are excluded from coverage. Furthermore, Q&A #92, issued by the Trustees on April 17, 1979, states as follows:

"Chiropractic care is a Medicare-covered but not a Funds covered benefit. For Funds Medicare enrolled beneficiaries the Funds will pay the Medicare covered portion of chiropractic charges. For Funds non-Medicare beneficiaries no coverage will be provided for chiropractic care."

In view of the foregoing, the services your wife received from the chiropractor are not covered benefit.

Harrison Combs, Chairman

John J. O'Connell, Trustee

Paul R. Dean, Trustee