

Opinion of the Trustees
ROD Case No. 295
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January 26, 1982

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

Re: Opinion of Trustees
Resolution of Dispute
Case No. 295

Pursuant to Article IX of the United Mine Workers of America ("UMW") 1950 Benefit Plan and Trust, and under the authority of an exemption granted by the United States Department of Labor, the Trustees have reviewed your Request for Advisory Opinion concerning coverage of naturopathic services rendered your dependent daughter under the Employer's benefit plan.

According to Article III, Section A (3) (p) 1 of the Employer's Plan, services rendered by a chiropractor or naturopathic services are not covered. Therefore, your daughter's services are not covered under your Employer's Plan.

Sincerely,

Harrison Combs, Chairman

John J. O'Connell, Trustee

Paul R. Dean, Trustee