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Man beats health insurer in court over \$40

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Sam Juniper says his health benefits weren't supposed to change after he retired in 2000 from M&G Polymers.

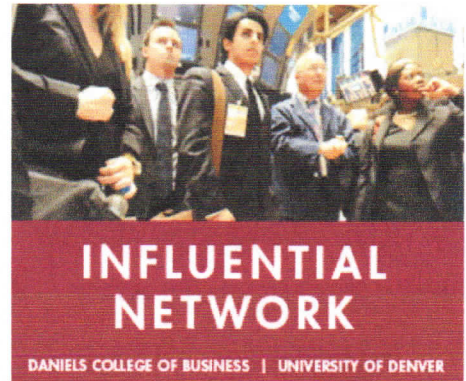
But he received a \$40 bill in 2002 after the company's new provider, Aetna Insurance, refused to cover the cost of some blood work.

He challenged that in Mason County court in 2003 and won every decision all the way to the 4th U.S. Circuit Court of Appeals in Richmond, Va. The appeals court ruled in his favor on Oct. 10.

Lawyer Mark Underwood handled Juniper's case for free and says small bills like this add up over time.

Juniper says he is still waiting for his \$40 refund check, which he plans to frame and hang on his wall.

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