

CLAIMS REVIEW AND APPEAL PROCEDURES

If your claim is denied in whole or in part you will receive a written explanation of the reason(s) for that decision. If, after reading the explanation, you feel that the action taken on your claim may be incorrect you should immediately ask the Fund Office to review your claim with you. At that time, the Fund Office will let you know if there is any additional information, which might enable your claim to be approved for payment. If you are still not satisfied with the action taken on your claim you have the right to appeal. The procedures for the appeal are set forth below.

1. Notify the Fund Office in writing that you wish to have your claim reviewed by the Appeals Committee. If you wish you may request a hearing before the Committee.

2. Your written request for a review (or a hearing if applicable) must be submitted within 60 days after you receive a denial notice.

3. Include in your written request all the facts regarding your claim as well as the reason(s) you feel the original decision was incorrect. Upon your request, the Fund Office will assist you in gathering the pertinent data from Fund records to complete the information you need for review of your claim.

4. In the event you request a hearing, you can appeal in person or choose a representative to appear for you before the Appeals committee. The Fund Office will notify you of the date, time and place to appear.

5. If you do not wish to make a personal appearance before the Appeals Committee, the Administrative Manager will present your written statement and other pertinent information on your behalf.

6. You will receive the Committee's decision in writing. The written notice will contain; the decision, reasons for the decision, and specific references to pertinent Plan provisions on which the decision was based.

7. The written decision will be sent to you; (a) within 60 days after receipt of your written request for review or (b) within 120 days if you requested a hearing.

8. If you are not satisfied with the Committee's decision, you may appeal to the full Board of Trustees by following the same procedures outlined above for the original review.

9. You may, at your own expense, have legal representation at any stage of these review procedures. You must completely exhaust these Claims Review and Appeal Procedures before undertaking any legal action.