

YOUR ERISA RIGHTS
Re: Your Insurance Plan

1. Your plan administrator must provide you with a copy of your Summary Plan Description (SPD).
2. The SPD will tell you the procedures for filing a claim. If you do not understand the procedure, contact your plan administrator. Then file the claim.
3. The SPD states the time period allowed in which the plan must provide a decision on your claim. If you do not get a response in the specified period of time, contact your plan administrator.
4. If you believe that your claim denied unfairly, your plan administrator must advise you on how to appeal the claim for a full and fair review.
5. Your SPD should state the time period in which the plan must make a decision on your appeal. If the appeal denies, you must receive a written reason stating the plan rules upon which the decision was made.
6. If you disagree with the final decision or the plan does not make a timely decision, you have the right to sue.
7. For further information, you may contact the Pension and Welfare Benefits Administration's toll free hotline at 1-800-998-7542.

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