

HEALTH & WELFARE APPEAL PROCEDURES

If you are not satisfied with the decision concerning your claim for benefits, you have the right to file an appeal. If you choose to file an appeal, you must file a written appeal and send it to the Fund within 180 days from your original benefits determination. You may file an appeal by printing and completing the form which is available on the Fund's website (www.centralstates.org) or you may contact the Fund by letter. If you file your appeal by letter, this letter must contain: (1) member's name and address; (2) member's identification number; (3) claim number; (4) patient's name; (5) relationship of patient to member; (6) date of loss; and (7) EXACT reason you are dissatisfied. If the Fund needs any additional material or information from you to process your appeal, we will send you a separate letter that will describe the information necessary and explain why such information is necessary. If special circumstances require an extension of time to process your appeal, you will be notified by the Fund.

The Central States Southeast and Southwest Areas Health and Welfare Fund has a 2 step appeals process. If your first appeal is denied, you have the right to file a second and final appeal. If you choose to file a second level appeal, you must file your second appeal within 180 days from the day you are notified that your first appeal was denied. If your second and final appeal is denied you will have the right to bring suit under Section 502(a) of ERISA in an attempt to recover benefits due under the terms of the Plan, enforce rights under the terms of the Plan, or to clarify rights to future benefits under the terms of the Plan.

An internal rule or guideline may have been relied upon in making your benefit determination. If so, a copy of such rule or guideline will be provided free of charge to you upon written request. Your benefit determination may have been based on a determination that the treatment was not medically necessary or on a determination that the treatment constituted experimental treatment. If so, an explanation of the scientific or clinical judgment for this determination will be provided to you free of charge upon written request.

All requests or questions concerning your appeal should be directed to:

CENTRAL STATES, SOUTHEAST AND SOUTHWEST AREAS
HEALTH AND WELFARE FUND
Research and Correspondence Department
PO Box 5111
Des Plaines, Illinois 60017-5111
(800) 323-5000