



Appeal an Insurance Claim:

Claim Denial:

In the event a claim is denied by CORE Administrative Services, the covered person will be advised of the following:

- a. The reason for denial;
- b. Specific reference to Plan provisions on which the denial was based;
- c. Any additional material or information needed for further review of the claim; and
- d. An explanation of the review procedure.

Appeal:

If a claim is denied, in whole or in part, the covered person may appeal the denial by making a written request to **CORE Administrative Services/ P.O. Box 90/ Macon, GA 31202-0090** within 60 days after the "EXPLANATION OF BENEFITS" is received. After having removed all references to the covered person's identify, CORE will forward the appeal to the Plan Sponsor for review.

A covered person has the right to:

- a. Review the Summary Plan Description, Group Provision Pages, and other papers affecting the claim,
- b. Argue against the denial in writing, and
- c. Have a representative act on behalf of the covered person in the appeal.

The decision on the appeal will be in writing and will be made within sixty-days of the receipt of the request for review. The Plan Sponsor will have the final authority to determine participant and benefit eligibility under the terms of the Plan (but not under any stop-loss insurance contract). If the claim is denied upon review, the decision must include the following:

1. The specific reason for denial;
2. The decision must be written in a manner understandable to the covered person; and
3. The written denial will contain specific reference to the pertinent plan provision upon which the decision was based.

LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this plan prior to the expiration of sixty (60)days after written proof of loss has been furnished in accordance with the requirements of this plan. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.