

Appeals

If your claim for benefits is denied in whole or in part, you will receive a statement in writing from the Fund stating the specific reasons for the denial. In that event, you may appeal this denial to the Board of Trustees by submitting a written appeal within one hundred eighty (180) days after the date you receive notice of the denial.

In determining an appeal, the Trustees shall consider any materials that were relied upon to deny the claim and such additional comments, documents, records and other information relevant to the claim that you may submit.

The Trustees shall decide each appeal within 60 days after the appeal is received, except that appeals concerning claims for Weekly Accident & Sickness Benefits shall be decided within 45 days unless the Trustees extend the period for no more than an additional 45 days due to special circumstances, in which event the Trustees shall notify you of the extension before the first 45-day period expires.

The Trustees may delegate to a Committee of Trustees the authority to act upon any one or more appeals.

The determination on appeal by the Trustees or a committee of the Trustees shall be final and binding upon all parties.