

Appeal Procedures

You may appeal a denial or partial denial of your claim by following our appeal procedures. The following is a general outline of the appeal process. For specific details regarding the appeal process, please refer to your Summary Plan Description.

Level One Appeal Process:

1. Complete the Appeal form.

To designate someone to act on your behalf complete an Authorization for Release of Information form. To obtain an Authorization for Release of Information form or to receive assistance in completing the form, please contact our customer service department at 1-800-859-2144.

2. Attach any documents, records, or other information that relates to the appeal.
3. Fax the completed Appeal form and any additional information to (651) 662-7247 or mail to:

Further
Attention: Appeals
PO Box 982814
El Paso, TX 79998-2814

A full and fair review of your appeal will be provided and a notice of the determination will be provided in writing and mailed to you within 30 days.

***PLEASE NOTE:** You have until the later of your plan's run out end date or 180 days from the date of your receipt of the adverse determination of the claim to file an appeal. If you have terminated employment during the year or if you are unsure of your plan's run out end date please contact your group representative or our customer service department.

Level Two Appeal Process:

Please refer to your Summary Plan Description for information on your additional appeal rights. If your Plan requires second level appeal rights directly to Further follow these instructions to file a second level appeal.

1. Complete the Level One Appeal process.
2. Within 30 days of the receipt of Further's initial appeal determination, or the later of your run out end date, send a written request to our Further Corporate Appeals Committee to reconsider the decision.
3. Attach any new additional documentation you would like considered.
4. Fax the letter and additional information to (651) 662-7247 or mail to:

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A written notification of the Committee's decision about your appeal will be sent within 30 days from the date your request is received.