

Aetna Life Insurance Company

Hartford, Connecticut 06156

Amendment *(GR-9N-Appeals 01-01 01)*

Policyholder: Ada Public Schools
Group Policy No.: GP-473565-GI
Rider: Complaint and Appeals Disability Rider
Issue Date: May 22, 2014
Effective Date: April 1, 2014

Appeals Disability Coverage

The group policy specified above has been amended. The following summarizes the changes in the group policy, and the Certificate of Insurance describing the policy terms is amended accordingly. This amendment is effective on the date shown above.

Appeals Procedure

Definitions

Adverse Benefit Determination: A denial; termination of; or failure to provide or make payment (in whole or in part) for a benefit.

Such **adverse benefit determination** may be based on your eligibility for coverage.

Appeal: A written request to Aetna to reconsider an **adverse benefit determination**.

Filing Disability Claims under the Plan

You may file claims for Plan benefits, and appeal adverse claim decisions, either yourself or through an authorized representative.

An "authorized representative" means a person you authorize, in writing, to act on your behalf. The Plan will also recognize a court order giving a person authority to submit claims on your behalf.

Claim Determinations - Group Disability Income Coverage *(GR-9N-Appeals 01-03 01)*

Aetna will make notification of a claim determination as soon as possible but not later than 45 calendar days after the claim is made. Aetna may determine that due to matters beyond its control an extension of this 45 calendar days claim determination period is required. Such an extension, of not longer than 30 additional calendar days, will be allowed if Aetna notifies you within the first 45 calendar days period. If prior to the end of the first 30 calendar days extension period, Aetna again determines that due to matters beyond its control a decision cannot be made within that extension period, the claim determination period may be extended for an additional 30 calendar days. Aetna must notify you, prior to the end of the first extension period, of the circumstance requiring the extension and the date by which a decision can be expected.

The notice of any extension, by Aetna, for any Disability Income Coverage, shall specifically explain:

- the standards on which entitlement to a benefit is based;
- the unresolved issues that prevent a decision on the claim; and
- the additional information needed to resolve those issues.

The claimant will have 45 calendar days, from the date of the notice, to provide Aetna with the required information.

Appeals of Adverse Benefit Determinations (GR-9N-Appeals 01-06 01)

You may submit an **appeal** if Aetna gives notice of an **adverse benefit determination**.

You have 180 calendar days following the receipt of notice of an **adverse benefit determination** to request your **appeal**. Your **appeal** may be submitted orally or in writing and should include:

- Your name;
- Your employer's name;
- A copy of Aetna's notice of an **adverse benefit determination**;
- Your reasons for making the **appeal**; and
- Any other information you would like to have considered.

You may submit written comments, documents, records, and other information relating to your claim, whether or not the comments, documents, records, or information were submitted in connection with the initial claim. You may also request that the Plan provide you, free of charge, copies of all documents, records, and other information relevant to the claim.

Send in your **appeal** to the address shown on the notice of **adverse benefit determination** or you may call in your **appeal** using the toll-free telephone number listed on such notice.

You may also choose to have another person (an authorized representative) make the **appeal** on your behalf by providing written consent to Aetna.

Appeal – Group Disability Income Claims (GR-9N-Appeals 01-09 01)

Aetna shall issue a decision within 45 calendar days of receipt of the request for an **appeal**. If Aetna determines that due to special circumstances an extension of time for claim processing is required, such an extension, of not longer than 45 additional calendar days, will be allowed if Aetna notifies you within the first 45 calendar day period. The extension notice shall indicate the special circumstances requiring an extension of time and the date by which a decision can be expected.



Mark T. Bertolini
Chairman, Chief Executive Officer and President

Aetna Life Insurance Company
(A Stock Company)