NOTICE OF STATE CLAIM APPEAL RIGHTS

INDEPENDENT OR EXTERNAL CLAIM REVIEWS

This NOTICE contains important information about your insurance claim and your RIGHT TO APPEAL the coverage or benefit determination.

Please carefully read the following instructions on how to request an **Independent or External Claim Review**, pursuant to your state's law. If you have any questions about submitting your written request, please call our Client Services department at **1-800-825-7531**.

IMPORTANT: You must submit your request within the **time period** explained in the enclosed packet.

1. Eligibility

You may obtain an Independent or External Claim Review if:

- a. You are a resident of a state that provides Independent or External Claim Review;
- b. You have received a Final Claim Review determination, as explained in the enclosed Notice of Claim Appeal Rights and Procedures; and
- c. You request an Independent or External Claim Review, as instructed below, within the **time period** explained in the enclosed packet.

2. Independent or External Claim Review Process

If you are eligible to obtain an Independent or External Claim Review, you may submit a written request by:

- a. Following the instructions contained in the enclosed packet; and
- b. Submitting your written request within the **time period** explained in the enclosed packet.

3. Submitting your written request for an Independent or External Claim Review

To submit your written request for an Independent or External Claim Review, mail the request to your state Department of Insurance (if directed in the enclosed packet, using the address provided) or to the following address:

Claims Department ATTN: Claim Reviews ALLIED NATIONAL, INC. PO Box 29186 Shawnee Mission, KS 66201-9186

(ANI Form A3) (1/1/03)