

November 2004
Reviewed December 2007
Reviewed October 2009

POLICY NO. 6

MEMBER BENEFITS TRUST

BENEFICIARY ASSISTANCE POLICY

From time to time, beneficiaries of the Member Benefits Trust ("MBT") request Trustees to assist them or to advocate for them with respect to claims difficulties they may be experiencing. Beneficiaries must be advised that the responsibility of the Trustees and their staff and consultants is to ensure that claims are properly adjudicated in accordance with the insurance contracts and that approved claims are paid within a reasonable time frame. The Trustees, their staff and consultants, will not become involved in claims disputes other than to ensure the foregoing. In providing members with assistance concerning the due consideration of their claim, there are privacy and other issues which require certain procedures to be followed.

In situations where a Trustee is asked to assist a beneficiary, the following will occur:

1. The Trustee will direct the beneficiary to the "Q & A My Claim Has Been Denied – What Now?" available in hard copy in the MBT office and on the MBT website.
2. The Trustee will advise the beneficiary that assistance is available from administrative staff.
3. The Trustee may not request administrative staff to provide him or her with information regarding an individual beneficiary's claim.
4. The Trustee will not request administrative staff to contact a beneficiary to provide assistance; the initial contact must be made by the beneficiary.
5. If a Trustee has concerns with respect to the administration of an individual beneficiary's claim, then such Trustee will advise the Chair of the Trustees of his or her concern. The Chair, at his or her discretion, will decide whether or not to add consideration of the beneficiary's claim to the agenda for the next meeting of the Trustees.

In situations where the administrator is requested to assist a beneficiary, the following will occur:

1. The administrator will direct the beneficiary to the "Q & A My Claim Has Been Denied – What Now?" available in hard copy in the MBT office and on the MBT website.
2. If 1. does not provide an answer to the beneficiary's question, the beneficiary will be requested to execute a release to permit access to his or her file with the insurer. No assistance will be provided to a beneficiary unless such release is executed.

3. The administrator will provide assistance to the beneficiary with the assistance of the benefits consultant if necessary. The decision to involve the benefits consultant will be made by the administrator.

4. The administrator and benefits consultant will report to the Chair of the Trustees regarding any problematic claims matters.