

Aetna Life Insurance Company

Hartford, Connecticut 06156

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

Policyholder: 99 Cents Only Stores
Group Policy No.: GP-883088
Rider: Rhode Island Complaint and Appeals Life Insurance
and/or Accidental Death Benefit Coverage Rider
Issue Date: July 1, 2019
Effective Date: August 24, 2020

Appeals -Life 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 or your eligibility for benefits.

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

Note: If applicable state law requires the Plan to take action on a claim or appeal within a shorter timeframe, the shorter period will apply.

Filing Life 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 your legal spouse or adult child, or a person you authorize, in writing, to act on your behalf. In addition, the Plan will recognize a court order giving a person authority to submit claims on your behalf.

Claim Determinations – Group Life Coverage *(GR-9N-Appeals 01-04 01)*

Aetna will make notification of a claim determination as soon as possible but not later than 90 calendar days after the claim is made. Aetna may determine that due to matters beyond its control an extension of this 90 calendar day claim determination period is required. Such an extension, of not longer than 90 additional calendar days, will be allowed if Aetna notifies you within the first 90 calendar day period. Aetna must notify you, prior to the end of the first 90 calendar day period, of the special circumstances requiring the extension and the date by which a decision can be expected.

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

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

You have 60 calendar days following the receipt of notice of an **adverse benefit determination** to request your **appeal**. Your **appeal** may be submitted 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.

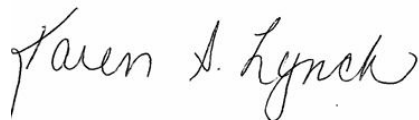
An acknowledgement letter will be sent to you within one business day after Aetna's receipt of all information required to complete your **appeal**.

Send your **appeal** to the address shown on the notice of **adverse benefit determination**.

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 Life Claims (GR-9N-Appeals 01-09 01)

Aetna shall issue a decision within 60 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 60 additional calendar days, will be allowed if Aetna notifies you within the first 60 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.



Karen S. Lynch
President

Aetna Life Insurance Company
(A Stock Company)