HOW TO APPEAL A DECISION BY YOUR HEALTH PLAN ISSUER

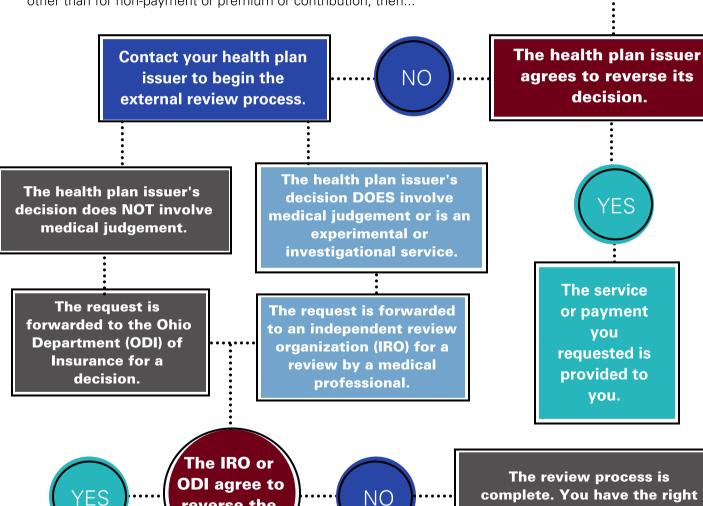
If you disagree with a decision by your health plan issuer:

- To deny, reduce, or terminate a health care service or payment in whole or in part;
- Not to issue health insurance coverage to you in the individual or non-employer group market; or,
- To cancel or discontinue your coverage under a health benefit plan back to the original effective date as if the coverage never existed other than for non-payment or premium or contribution, then...

reverse the

decision

Contact your health plan issuer to begin the internal appeal process.



The service or payment is provided to vou.

complete. You have the right to file a private lawsuit and may request another review of the decision only if new medical or scientific evidence is available and submitted to the health plan issuer.