



Life Insurance Plan: Claims Appeal Process

Purpose

This document provides operating locations with the Research Foundation (RF) procedure for assisting employees or beneficiaries in appealing a life insurance claim.

Procedure

In the event an employee disputes a dismemberment claim rejection or the employee's beneficiary(ies) dispute a death claim payment, the *operating location office in charge of benefits administration* may

- assist beneficiary(ies) with review of the claim decision
- contact central office for assistance, if necessary

The *central office of human resources* will

- review the disputed claim with the carrier if requested by the beneficiary(ies) or operating location
- provide the operating location with any additional information obtained from the carrier related to resolution of the dispute

ERISA

If an employee or the beneficiary(ies) are in disagreement with the outcome, they may be directed to pursue legal resolution according to ERISA regulations.

For more information, refer to Chapter 6 of the RF [Benefits Handbook and addenda](#).

Feedback

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