

Appeal Rights

The Explanation of Processing Report explains how your claim was processed based upon the information submitted to us. You or your designated representative may appeal a denial, partial denial, or reduction of your claim by following our appeal procedures. You may contact customer service at 1-800-859-2144 for an explanation of your appeal rights. If you disagree with our decision on your claim, you have the right to submit a written request for an appeal review to Further, P.O. Box 64193, St. Paul, MN 55164-0193. We can send you a form to file your appeal or you can obtain a copy of the appeal form at hellofurther.com. You have until the later of your plan's run out end date or 180 days from the date of this notice to file an appeal. If you have terminated employment during the year or if you are unsure of your plan's run out end date please contact your group representative or contact our customer service department. You may also submit any documents, records, or other information that relates to your claim for benefits. Upon receipt of your request, we will provide a full and fair review of your appeal and a written notice of our decision either by letter or an explanation on the Explanation of Processing Report within 30 days.

If you are a member of a group plan that is subject to the Employee Retirement Income Security Act (ERISA), once you have exhausted our appeal process, you have the right to file suit in Federal Court under Section 502(a) of ERISA.

Qualified Medical Expenses

Medical expenses include payments you make for the diagnosis, treatment, or prevention of disease or for treatment affecting any part or function of the body and the amounts you pay for transportation to get medical care.

It is possible that changes in the IRS rules can affect what is considered a qualified medical expense. In general, the medical expenses that are allowable deductions on your Federal Income Tax Return (IRC Section 213(d)) are also reimbursable expenses through your account. To view a list of qualified medical expenses, go to hellofurther.com or contact customer service 1-800-859-2144.

How to Submit a Withdrawal Request

For faster reimbursement submit online at hellofurther.com.

For paper submissions, fax **OR** mail a completed claim form. If the expense incurred is reimbursable by an insurance company, you must submit the expense to the insurance company first.

To receive your reimbursement faster, sign up for direct deposit by logging into your account at hellofurther.com

Be sure to provide all information requested on the form. If the form is incomplete or unsigned, your claim request will be delayed or denied.

Per IRS regulations, supporting documentation is not required with your withdrawal request. Keep documentation for your personal tax records. Documentation can be stored on the Member Online Service Center document storage at hellofurther.com

Submission Tips

- 4 Complete claim form using a dark pen (do not use a pencil).
- 4 Do not use a highlighter on this form.
- 4 Retain confirmation of successful fax transmission.

Save time: submit this information online. Questions? Call Member Services at 1-800-859-2144.

Submit online:

Log into your account at
hellofurther.com

Send via secured email only:

further.documents@hellofurther.com

Fax to:

866-231-0214

Mail to:

P.O. Box 64193
St. Paul, MN 55164-0193