

The Prudential Insurance Company of America
As Administered by illumifin Corporation
ATTN: Health Services Division
P.O. Box 64372
St. Paul, MN 55164-0372

Appeal Rights

Depending on where your policy was issued or where you reside, the following Rights of Review and Other Notices may apply.

ALL STATES - If your claim has been denied in whole or in part, you have the right to appeal our decision. The appeal must be made in writing by you or your authorized representative. The appeal may identify the issues and other comments or additional evidence you wish considered, as well as any pertinent documents you may wish us to examine. The written appeal should be submitted to the office address provided on the enclosed Explanation of Benefits. You are entitled to receive free of charge, upon request, copies of all documents relevant to the claim. We can be reached at 1-800-828-0153

CALIFORNIA - California requires insurers to notify insureds who object to the denial of a claim that they may have the matter reviewed by the California Department of Insurance, 300 South Spring, Los Angeles, California 90013. Phone 1-800-927-HELP.
Out-of-State callers 213-897-8921.

COLORADO – Notice: The diagnosis and treatment codes (and their meaning) related to the service that is the subject of this Explanation of Benefits (EOB) are available upon request made to the carrier. THIS IS NOT A BILL.

CONNECTICUT -

This is an insurance DENIAL.

For free help, if you don't understand this document or want help appealing, contact the State Healthcare Advocate:

(866) 466-4446 or Healthcare.Advocate@ct.gov (<mailto:Healthcare.Advocate@ct.gov>)

Additional information regarding your appeal rights is available in the section of this notice labeled "ALL STATES" above.

ILLINOIS - Part 919 of the Rules of the Illinois Department of Insurance requires that our company advise you that, if you wish to take this matter up with the Illinois Department of Insurance, it maintains a consumer division in Chicago at 122 S. Michigan Ave., 19th Floor, Chicago, Illinois 60603 and in Springfield at 320 West Washington Street, Springfield, Illinois 62767.

INDIANA – See reverse side for language in the state required font size.

MARYLAND – See reverse side for language in the state required font size.

MAINE – You can file an appeal/grievance within 45 business days after notification of a claim decision, as shown above under 'all states'. You have the right to file a complaint with the State of Maine Bureau of Insurance after exhausting any appeal under a carrier's internal appeals process.

MONTANA - If you are covered by more than one health benefit plan, you should file your claims with each plan.

NEBRASKA - The Nebraska Department of Insurance requires that our company advise you that if you object to the denial of this claim, that you may have the matter reviewed by the claims and inquiries division, Nebraska Department of Insurance, 1526 K Street, Suite 200, PO Box 82089, Lincoln, NE 68501-2089. Telephone Number 402-471-2201.

NEW HAMPSHIRE - Should you wish to take this matter up with the New Hampshire Insurance Department, it maintains a service division to investigate complaints at 21 South Fruit Street, Suite 14, Concord, NH 03301. The New Hampshire Insurance Department can be reached toll-free by dialing 1-800-852-3416.

NEW YORK - New York State law requires us to refer you to the provisions of your policy entitled "Legal Actions".

UTAH - If you are covered by more than one health benefit plan, you should file all of your claims with each plan. Assistance is available at the Utah Insurance Department, Office of Consumer Health Assistance, 4315 S. 2700 W, Suite 2300, Taylorsville, UT 84129 for health insurance questions.

WASHINGTON – If you have questions or concerns about the actions of your insurance company or agent, or would like information on your rights to file an appeal, contact the Washington state Office of the Insurance Commissioner’s consumer protection hotline at 1-800-562-6900 or visit www.insurance.wa.gov. The insurance commissioner protects and educates insurance consumers, advances the public interest, and provides fair and efficient regulation of the insurance industry.

WEST VIRGINIA - West Virginia requires that our company advise you that if you object to a denial of this claim that you may have the matter reviewed by the Insurance Commissioner: P.O. Box 50540, Charleston, WV 25305-0540. Phone: 304-558-3354. Website address www.wvinsurance.gov.

INDIANA - The following statement is being made pursuant to Indiana Code 27-8-11-11. You are instructed to use the payment received as part of the Explanation of Benefits to pay the provider if they have not been paid in full, less any amounts shown as not your responsibility. Paying the provider is your responsibility. Failure to make payment violates the law and may result in collection proceedings or criminal penalties.

The following information is being provided pursuant to Indiana Code 27-1-3-33: Indiana Department of Insurance Intranet website is <http://www.in.gov/idoi/>.

To see your state specific detailed procedures to file an appeal or grievance, please visit Prudential's website: www.prudential.com/ih, or call 1-800-828-0153 and request a copy be sent to you.

MARYLAND - The Maryland Health Advocacy Unit is available to assist you in both mediating and filing an appeal.
Contact:

Health Education and Advocacy Unit
Consumer Protection Division
Office of the Attorney General
200 St. Paul Place, 16th floor
Baltimore, MD 21202
Phone: 410-528-1840 or toll free 877-261-8807
Email: consumer@oag.state.md.us
Fax: 410-576-6571

Maryland Insurance Administration
Attn: Consumer Complaint Investigation
Life and Health/Appeals and Grievance
200 St. Paul Place, Suite 2700
Baltimore, MD 21202
Phone: 410-468-2000 or toll free 800-492-6116
TTY: 1-800-735-2258
Fax: 410-468-2270