



PO Box 30541  
Salt Lake City UT 84130-0541

ROBERT PLOCK  
6827 LATTA PKWY  
DALLAS TX 75227

**QUESTIONS / CONCERNS** Contact 1-800-826-9781.

**INTERNET:** Online services are available 24 hours a day at [www.umar.com](http://www.umar.com).

**APPEAL:**

You may file an appeal of the claim decision by sending a written request and pertinent information within 180 days from the date of this Notice to "**Claims Appeal Unit, P.O. Box 30546, Salt Lake City, UT 84130-0546**". Refer to your current benefit booklet for information on the appeal process. If your plan is governed by the Employee Retirement Income Security Act (ERISA), you may have the right to bring a civil action under section 502(a) of ERISA after you have exhausted the mandatory appeal levels that are described in your benefit booklet. You may supply additional information with your appeal. You may request copies (free of charge) of information relevant to your claim by contacting us at the above address.

**OTHER RESOURCES TO HELP YOU**

For questions about your appeal rights, this notice, or for assistance if your plan is governed by ERISA, you can contact the Employee Benefits Security Administration at 866-444-EBSA (3272). If your plan is not governed by ERISA, you can contact the Department of Health and Human Services Health Insurance Assistance Team at 1-888-393-2789. Additionally, you can contact your consumer assistance program at the Texas Department of Insurance 1-855-839-2427 (1-855-TEX-CHAP).

**HELP STOP FRAUD!** If you know or suspect any illegal activity concerning claims, contact our anti-fraud unit by calling 1-800-356-5803. You do not need to identify yourself.

Refer to your benefit booklet for more details on Claim determination.

