

Article V — Claims Procedure

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Article V — Claims Procedure

§ 20-501 Filing a Claim.

A Participant or his representative shall make a claim for benefits under this Plan by filing a written request with the Administrator in accordance with the provisions of § 20-402.

§ 20-502 Notice of Denial.

If the Administrator denies a request for benefits under § 20-402 or § 20-501 in whole or in part, it shall notify the claimant of the same in writing within 60 days of the date the request was filed with the Administrator. Any notice of denial shall contain—

- (a) the reason for the denial;
- (b) specific references to the Plan provisions on which the denial is based;
- (c) a description of any additional information needed to perfect the claim and an explanation of why such information is necessary; *and*
- (d) an explanation of the Plan's claim procedure, including the opportunity for review under § 20-503.

§ 20-503 Review of Denial.

(a) **Petition.** A claimant may petition the Administrator in writing for a review of the denial of any claim within 60 days after the receipt of a notice of denial under § 20-502, or at any time after the claimant may consider his claim denied under § 20-502 and before the claimant receives a formal notice from the Administrator under § 20-502.

(b) **Rights.** With respect to any review under this Section, the claimant shall have the right—

- (1) to a hearing;
- (2) to representation;
- (3) to review pertinent documents;
- (4) to submit comments in writing within 60 days of the receipt of the notice of denial under § 20-502; and
- (5) to all rights afforded under subsection (d).

(c) **Decision.** The Administrator shall issue a written decision at the conclusion of a review under this § 20-503 within 60 days following its receipt of a petition for such review under subsection (a). Such decision shall give specific reasons for the decision and provide specific references to the plan provisions on which it is based. If the decision is not made within such time period, the claim will be considered denied.

(d) Compliance with Local Agency Law. All reviews under this § 20-503 shall comply with the provisions of the Local Agency Law, 2 PA. CONS. STAT. § 551 *et seq.*