

# ERISA

## Summary Plan Description Update as of April 1, 2018

This document modifies some of the information contained in the Summary Plan Description for your Disability Income Plan. In compliance with new regulations under the Employee Retirement Security Act of 1974, the following provisions in your Summary Plan Description have been revised as of April 1, 2018:

### What if Your Claim is Denied?

Liberty's notice of denial shall include:

\* \* \* \*

4. Either the specific internal rules, guidelines, protocols, standard or other similar criteria of the plan relied upon in making the adverse determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the plan do not exist;

\* \* \* \*

6. If applicable, the reason for not following the views of the treating professional, medical or vocational experts, or a disability determination by the Social Security Administration;
7. A statement that you are entitled, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant to your claim; and
8. Notice in a culturally and linguistically appropriate manner.

### What Do You Do To Appeal a Claim Denial?

You, or your authorized representative, may appeal a denied claim within 180 days after you receive Liberty's notice of denial. You have the right to:

\* \* \* \*

7. A review and reasonable opportunity to respond to any new or additional evidence considered, relied upon, or generated, or any new or additional rationale in support of an adverse decision, before an adverse decision is rendered.

Liberty's notice of denial shall include:

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3. A statement describing any voluntary appeal procedures offered by Liberty and your right to obtain the information about such procedures, and a statement of your right to bring an action under ERISA, including any applicable contractual limitations period that applies to your right to bring such an action and the calendar date on which the contractual limitations period expires;
4. Either the specific internal rules, guidelines, protocols, standard or other similar criteria of the Plan relied upon in making the adverse decision or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria of the Plan do not exist; and

\* \* \* \*

Please contact your Liberty Mutual Insurance sales or service representative with any questions.

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