

**NEW ORLEANS EMPLOYERS –
INTERNATIONAL LONGSHOREMEN’S ASSOCIATION, AFL-CIO
PENSION, WELFARE, VACATION AND HOLIDAY FUNDS
SUITE 300, 147 CARONDELET STREET
NEW ORLEANS, LOUISIANA 70130-2501**

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May 2007

**DEATH/ACCIDENTAL DEATH AND DISMEMBERMENT
CLAIMS PROCEDURES**

Dear Participant:

The Death Benefit and Accidental Death & Dismemberment Benefit is currently insured by Reliance Standard Life Insurance Company (“Reliance”). The Trustees have agreed to have Reliance act as the fiduciary that decides claims and appeals involving those benefits. Here is a summary of the claims procedures. Please read it carefully and place it with your summary plan description for future reference. Failure to give notice and proof within the required time period could result in denial of benefits.

NOTICE OF CLAIM: Written notice must be given within 31 days after the Loss occurs, or as soon as reasonably possible. The notice should be sent to us at our Administrative Offices and should include the Insured's name, and we will forward it to Reliance.

CLAIM FORMS: When we receive written notice of a claim, we will send claim forms to the claimant within 15 days. If we do not send the claim forms within the prescribed time period, the claimant will satisfy the requirements of written proof of loss by sending us written proof as shown below. The proof must describe the occurrence, extent and nature of the loss.

PROOF OF LOSS: For any covered Loss, written proof (certified death certificate for Death claims) must be sent to us within 90 days. If it is not reasonably possible to give proof within 90 days, the claim is not affected if the proof is sent as soon as reasonably possible. In any event, proof must be given within 1 year, unless the claimant is legally incapable of doing so.

TIME PAYMENT OF CLAIMS: Upon receipt of written proof of loss, Reliance will pay any benefits due immediately. Benefits that provide for periodic payment will be paid accordingly.

PAYMENT OF CLAIMS: If an Insured Person dies, Reliance will pay any death benefit and any other accrued benefits in accordance with the Beneficiary and Facility of Payment provisions. All other benefits will be paid to the Insured Person.

Reliance shall serve as the claims review fiduciary with respect to the insurance policy and the Plan. The claims review fiduciary has the discretionary authority to interpret the Plan and the insurance policy and to determine eligibility for the insured benefits. Decisions by the claims review fiduciary shall be complete, final and binding on all parties.

PHYSICAL EXAMINATION AND AUTOPSY: Reliance has the right to have a doctor of its choice examine the Insured as often as it thinks necessary. This section applies while a claim is pending or while Reliance is paying benefits. Reliance also has the right to make an autopsy in case of death, unless the law forbids it. Reliance will pay for the cost of both the examination and the autopsy.

LEGAL ACTION: No lawsuit or action in equity can be brought to recover on the insured benefits under the insurance policy issued by Reliance:

- (1) before 60 days following the date written proof of loss was furnished; or
- (2) after 3 years following the date written proof of loss is required.

