

IMPORTANT NOTICE

This Important Notice is attached to and made part of the "Employee Retirement Income Security Act of 1974" (ERISA) information and notice of rights within the group Long Term Disability Insurance Summary Plan Description. It is applicable to any claim that is based on a disability determination which is filed on or after April 1, 2018. It is furnished by the Plan Administrator and is not a part of the Group Policy nor the Certificate.

E. Procedures For Claims Based On Disability Determinations Filed on or after April 1, 2018

If The Standard Life Insurance Company of New York (SNY) denies any part of your claim for a benefit that relies on a disability determination, you will receive a written notice of denial containing a copy of any internal rule or guideline relied upon in making its decision, or a statement that no such rules or guidelines exist. The notice of denial will also include information concerning your right to receive, free of charge, copies of non-privileged documents and records relevant to your claim.

If all or part of a claim is denied, you may request a review. You must request a review in writing within 180 days after receiving notice of the denial. If your claim for a benefit that relies on a disability determination is denied, before SNY issues a decision on review, SNY will provide you, free of charge, with any new evidence or rationale considered, relied upon, or generated by us in connection with the claim, and SNY will provide such new evidence or rationale sufficiently in advance of the decision deadline date to give you a reasonable opportunity to respond prior to that date.

If SNY's review results in a denial of any part of your claim for a benefit that relies on a disability decision, your written notice of denial will contain a copy of any internal rule or guideline relied upon in making its decision, or a statement that no such rules or guidelines exist. The notice of denial will also include information concerning your right to bring a civil action for benefits under section 502(a) of ERISA and a description of any applicable contractual limitations period that applies to your right to bring such an action, including the calendar date on which the contractual limitations period expires for the claim.