



**Local Union No. 164 of the
International Brotherhood of Electrical Workers
of Hudson, Bergen and Essex Counties, New Jersey
CLAIM PROCEDURE**

If your request for a benefit under the Plan is denied by the Trustees, you will be advised in writing of the denial, and the specific reasons therefor, by the Trustees. If you then so request in writing, within 180 days after you receive the notice of denial, the Trustees will review your claim and within 120 days give their decision in writing that will include the specific basis for the decision and specific references to plan provisions on which the decision was based.

If you ever decide to take legal action, the Trustees have been designated as the agent of the service of any legal process.