

## **DGC Health and Welfare Trust Denial of Claims Policy**

The DGC Trust (Trust) provides comprehensive coverage provisions, however there may be occasions when a claim is partially or wholly denied and a Plan Member may be unclear, or may disagree with the reason for the claim denial. To address these situations, a Plan Member must follow the appeals process established by the benefit adjudicators, either Canada Life, Desjardins Financial Services (DFS) and Chubb depending on the benefit.

In no event will appeals of decisions by the benefit adjudicators which were based on medical evidence be considered for review by the Trust.

The Trust will only consider appeals related to missed deadlines, plan interpretation, and administrative errors.

The Trust has designated an appeals committee comprised of Trustee Dave Forget, Chair, Brian Baker and Trust administrator Marjorie Chu to administrate this policy.

The Board will review this policy at least every (3) years.

Dated: August 12, 2023