

Carrum Health Benefit

Participants in the UMR HDHP1 or HDHP2 Medical Plan or Surest Plan (referenced as the Plan) have access to the Carrum Health Benefit, which provides enhanced coverage for certain planned procedures at participating Centers of Excellence. Through the Carrum Health Benefit, participants have access to specialized providers and facilities selected for their expertise in certain high-risk or high-cost procedures, referred to as "Centers of Excellence".

Participants may, but are not required to, use the Carrum Health Benefit for the following procedures or conditions:

- Surgery
 - Total, partial, and revision major joint replacement surgery (e.g., hip, knee, shoulder, ankle)
 - Spinal (back and neck) surgery (e.g., spinal fusion, decompression, disc replacement)
 - Bariatric (weight loss) surgery and revision
 - Minor orthopedic procedure (e.g., surgeries of the hand, wrist, elbow, shoulder, ankle, foot) other than major joint replacements*
 - Cardiac (heart) surgery (e.g., bypass, valve repair and replacement)
 - Gynecologic surgery (e.g., hysterectomy)
- Substance Use Disorder treatment for alcohol and opioids
 - Detox
 - Residential treatment
 - Partial hospitalization (PHP)
 - Intensive outpatient (IOP)
 - Outpatient including virtual
- Cancer care
 - Advisory Program (virtual second opinions / expert reviews and support)
 - Treatment (e.g. excision surgery, chemotherapy, radiation treatment, supportive care, such as psychosocial, nutrition and family support)

* Only available for participants who reside within 150 miles of the nearest COE

This section describes the Carrum Health Benefit, including important conditions and restrictions. The Summary of Benefits Coverage table below summarizes coverage of the medical services available through the Carrum Health Benefit. As shown below, certain eligible services performed through the Carrum Health Benefit are covered at 100%, meaning there is no out-of-pocket spend for the participant such as copays or coinsurance, except that a participant in an HSA-eligible plan must meet their Federal Minimum deductible (\$1650 for single, \$3,300 for family).

Summary of Benefits Coverage

Carrum Health Benefit			Traditional Health Benefit		
	Surest	UMR	Surest	UMR	
SURGERY				In-Network	Out-of-Network
Major joint replacement	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Spinal	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Bariatric	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Minor orthopedic	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Cardiac	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Gynecologic	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Substance Use Disorder	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Cancer care	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met

About Carrum Health

Carrum Health provides access to Centers of Excellence for planned medical care and coordinates the delivery of care with travel, communication and other non-medical aspects of the program. Carrum Health itself does not render any medical care or advice and does not recommend any particular medical providers or course of treatment.

To learn more about the Carrum Health Benefit or request a consultation with a Center of Excellence, please contact Carrum Health at 1-888-855-7806, Monday-Friday 9am-8pm EST, or visit carrum.me/schreiberfoods. The 'Carrum Health' app is available to download on both iPhone and Android devices.

How It Works

Plan participants can contact Carrum Health at 1-888-855-7806, Monday-Friday 9am-8pm EST, online at carrum.me/schreiberfoods, or by downloading the 'Carrum Health' app on iPhone and Android devices to search for and compare participating Centers of Excellence.

After contacting Carrum Health, a participant is assigned a Care Specialist to determine if the participant may be referred to a Center of Excellence and provide non-medical coordination throughout the entire episode of care. Care Specialist services can include assistance with selection of a Center of Excellence, medical records collection, appointment scheduling, and travel reservations and logistics management. The Care Specialist can also assist the participant with registration for the Carrum Health Benefit through the Carrum Health app and completion of required forms.

Participants are required to agree to Carrum Health's Terms of Service and Member Registration Agreement and must also agree to provide their medical records and any other relevant information to their selected Center of Excellence as needed to schedule a consultative evaluation. Medical records and images may be collected on behalf of participants by their assigned Care Specialists. During the consultation, the Center of Excellence will determine if the participant is an appropriate candidate for the requested procedure or treatment. Receiving this consultation does not commit a participant to proceed with the procedure or treatment, or to use the Carrum Health Benefit.

Covered Expenses

Medical

The Carrum Health Benefit covers all medical costs charged by the Center of Excellence that are related to the covered procedure with no Copay, Deductible, or Coinsurance (except those enrolled in an HSA-eligible plan will still be subject to the Federal Minimum Deductible).

Cancer Care

Cancer care covered through the Carrum Health Benefit includes:

- Cancer Advisory Program and ongoing support for all cancer diagnoses
- Treatment for cancer provided by Center of Excellence including*:
 - Breast
 - Thyroid
- CAR (chimeric antigen receptor)-T cell therapy for specific hematologic cancers**

*Breast and thyroid cancer radiation and chemotherapy treatment is available only for those who live within 60 miles of a Carrum facility that is able to treat this condition. However, participants can get

breast and thyroid cancer surgery across all 50 states. Breast and thyroid cancer treatment is only available for those with non-metastatic cancers and first time diagnosis.

** Eligible cancers for CAR-T treatment are Leukemia, Lymphoma, and Multiple Myeloma for participants residing in all 50 states. There are no restrictions on cancer stage. Only FDA-approved therapies and indications qualify.

Travel

The Carrum Health Benefit covers the cost of travel to the Center of Excellence, including transportation, lodging, meals and incidentals, depending on the distance of the participant from the Center of Excellence and the type of procedure requested. Please contact your Care Specialist or Carrum Health at 1-888-855-7806 or via the Carrum Health app for details regarding what travel benefits may be available with respect to your requested treatment.

For transportation and lodging to be covered under the Carrum Health Benefit, it must be booked by Carrum Health's Patient Care Team. Generally, the Patient Care Team will book travel on behalf of the participant for:

- Roundtrip transportation for an in-person consultation with a Center of Excellence, to the extent requested by the Center of Excellence, for the participant only
- Roundtrip transportation and hotel stay to receive the procedure at a Center of Excellence, for the participant and adult travel companion

Any stipend for meals and incidentals is provided via PayPal or prepaid Mastercard.

A participant will receive a Form 1099 reflecting any taxable travel benefits, such as lodging costs over federal tax limits and daily stipends.

Coverage Limitations and Disclosures

- To receive coverage under the Carrum Health Benefit, a Center of Excellence must determine that it will provide the requested procedure to the participant. A Center of Excellence may decline to treat a participant as it determines in its discretion, including, but not limited to, for failure to:
 1. identify a designated adult companion who is willing and able to meet caregiver requirements;
 2. be safe to travel to the Center of Excellence for medical care and not requiring emergency care at the time of travel;
 3. follow preoperative and postoperative instructions;
 4. provide all required medical history, labs, and diagnostic tests;
 5. make lifestyle changes required by the Center of Excellence as a condition of obtaining the covered procedure (e.g., stop smoking or lose weight); or
 6. refrain from committing an act of physical or verbal abuse or other threatening behavior to the staff of the Center of Excellence.
- To receive coverage under the Carrum Health Benefit, services **MUST** be scheduled and authorized by Carrum Health. If the participant does not use the Carrum Health Benefit, their care will be covered as outlined in the Summary of Benefits Coverage table above under "In-Network" and "Out-of-Network", as applicable.

- Emergency medical services that are rendered by a Center of Excellence are not covered under the Carrum Health Benefit and are subject to the coverage limits, cost-sharing, and other terms of the Plan.
- Certain examinations, tests, or other medical services may be required before or after the participant visits the Center of Excellence under the Carrum Health Benefit. Any medical services not performed by a participating Center of Excellence facility or physician, including necessary pre-and post-acute care, are not covered under the Carrum Health Benefit and are subject to the coverage limits, cost-sharing, and other terms of the Plan.
- The Carrum Health Benefit applies toward any benefit maximums on the covered procedures under the Plan. Any cost-sharing paid by the participant will count towards the Plan's annual deductible and out-of-pocket maximum.
- Carrum Health will provide appropriate documentation for any non-medical benefits paid under the program, which may be subject to taxation as income to the participant, such as the allowance paid for meals and incidentals.
- Coverage under the Carrum Health Benefit may be denied by Carrum Health if:
 1. The participant refuses to complete documentation required to participate in the Carrum Health Benefit, including the Terms of Service and Member Registration Agreement;
 2. A participant requests to be referred to another Center of Excellence after the initial Center of Excellence has determined the participant is not an appropriate candidate for the requested treatment. Note this does not apply when the initial referral is to an outpatient facility or ambulatory surgical center (ASC) that cannot treat the participant because their condition is too complex, in which case the participant may be referred to an acute care Center of Excellence. This also does not apply when the consulting COE agrees treatment is necessary, however there are medically related circumstances prohibiting the member from utilizing the initial COE. In this case the participant may be referred to one alternative Center of Excellence;
 3. The treatment is being sought to satisfy a court order;
 4. The participant violates the Carrum Health Terms of Service or Member Registration Agreement; or
 5. The participant is on probation and does not provide written approval from their probation officer that they are allowed to travel for treatment.

If the Plan would pay secondary in accordance with its coordination of benefits provisions, such secondary coverage will be determined in accordance with the Plan's standard terms and cost-sharing provisions and not under this Carrum Health Benefit.

Carrum Health Benefit: Substance Use Disorder Treatment Supplement

The Carrum Health Benefit also covers treatment for alcohol or opioid substance use disorders at participating Centers of Excellence. The Summary of Benefits Coverage table below summarizes coverage of the substance use disorder services available through the Carrum Health Benefit.

Summary of Benefits Coverage

Carrum Health Benefit			Traditional Health Benefit		
	Surest	UMR	Surest	UMR	
Detoxification: medically managed with medication	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Residential Treatment	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Partial Hospitalization	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Intensive Outpatient Treatment	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met
Outpatient Treatment Including Virtual Support	100% covered; No Copay	100% covered after minimum IRS deductible	Copay	80% covered after Deductible is met	60% covered after Deductible is met

Covered Expenses

Medical

Participants may, but are not required to, use the Carrum Health Benefit for the following treatments for alcohol or opioid substance use disorders:

- Detoxification: medically managed with medication
- Residential Treatment
- Partial Hospitalization
- Intensive Outpatient Treatment
- Outpatient Treatment, including Virtual Support

The Carrum Health Benefit covers all medical costs charged by the Center of Excellence for such treatments with no Copay, Deductible, or Coinsurance (except those enrolled in an HSA-eligible plan will still be subject to the Federal Minimum Deductible).

Coverage under the Carrum Health Benefit does not include costs associated with other medical conditions, which may be covered under the Plan outside of the Carrum Health Benefit. For example, prescription drugs required for heart conditions would not be covered under the Carrum Health Benefit, but may be covered under the Plan's prescription drug benefit.

Coverage under the Carrum Health Program for these treatments may be limited in duration. To the extent that a participant seeks continued treatment after exhausting the coverage available under the Carrum Health Program, their care will be covered as outlined in the Summary of Benefits Coverage table above under "In-Network" and "Out-of-Network", as applicable, and as described elsewhere in this SPD.

Travel

For transportation to be covered under the Carrum Health Benefit, it must be booked by Carrum Health's Patient Care Team. Generally, the Patient Care Team will book and pay for travel on behalf of the participant for:

- Transportation for inpatient treatment at a Center of Excellence for the participant (and adult travel companion if deemed necessary by the Center of Excellence).
- Transportation for the participant to move from a Center of Excellence to a different level of care provided outside the Carrum Health Benefit for the participant (and adult travel companion if deemed necessary by the Center of Excellence).
- Transportation home from a Center of Excellence for the participant (and adult travel companion if deemed necessary by the Center of Excellence).

A stipend may also be provided to cover travel and other expenses, such as daily stipends during outpatient treatment and stipends for parking and mileage. Any stipend is provided via PayPal or prepaid Mastercard.

The cost of sober living arrangements may also be covered up to \$3,500 per month for a participant who is receiving treatment through the Carrum Health Benefit.

Travel coverage and any stipend amount will vary based on the distance of the participant's home from the Center of Excellence and the type of treatment to be received.

Travel benefits do not include any travel-related expenses not specified in this SPD, such as expenses related to a family member's lodging or travel to participate in the participant's treatment.

Please contact your Care Specialist or Carrum Health at 1-855-729-3511 or via the Carrum Health app for details regarding what travel benefits may be available with respect to your requested treatment.

A participant will receive a Form 1099 reflecting any taxable travel benefits.

Coverage Limitations and Disclosures

- To receive coverage under the Carrum Health Benefit, a Center of Excellence must determine that it will provide the requested treatment to the participant. Generally, a Center of Excellence may require a participant to meet American Society of Addiction Medicine (ASAM) criteria for treatment. A Center of Excellence may decline to treat a participant, or discontinue treatment, as

it determines in its discretion. For example, a Center of Excellence may determine that it will discontinue treatment if the participant has a relapse while in treatment.

- To receive coverage under the Carrum Health Benefit, services **MUST** be scheduled and authorized by Carrum Health. If the participant does not use the Carrum Health Benefit, their care will be covered as outlined in the Summary of Benefits Coverage table above under “In-Network” and “Out-of-Network”, as applicable, and as described elsewhere in this SPD.
- Services rendered by a Center of Excellence that are not covered under the Carrum Health Benefit are subject to the coverage limits, cost-sharing, and other terms of the Plan.
- Any cost-sharing paid by the participant for services provided under the Carrum Health Benefit will count towards the Plan’s annual deductible and out-of-pocket maximum.
- Coverage under the Carrum Health Benefit may be denied by Carrum Health if:
 1. The participant refuses to complete documentation required to participate in the Carrum Health Benefit, including the Terms of Service and Member Registration Agreement;
 2. The participant violates the Carrum Health Terms of Service or Member Registration Agreement;
 3. The participant leaves treatment at a Center of Excellence against medical advice twice within six months, measured from the start date of the initial treatment. In that case, the participant will not be approved to participate in the substance use disorder benefits under the Carrum Health Program for six months measured from their last discharge date;
 4. The treatment is being sought to satisfy a court order;
 5. The participant is on probation and does not provide written approval from their probation officer that they are allowed to travel for treatment; or
 6. A participant requests to be referred to another Center of Excellence after the initial Center of Excellence has declined to provide the participant the requested treatment. Note this does not apply when the initial referral is to a Center of Excellence that cannot treat the participant because their condition is too complex or requires treatment that the Center of Excellence does not provide, in which case the participant may be referred to another Center of Excellence.
- If coverage under the Carrum Health Benefit is denied by Carrum Health for any of the foregoing reasons, the participant may still receive coverage for treatment as outlined in the Summary of Benefits Coverage table above under “In-Network” and “Out-of-Network”, as applicable, and as described elsewhere in this SPD
- If the Plan would pay secondary in accordance with its coordination of benefits provisions, such secondary coverage will be determined in accordance with the Plan’s standard terms and cost-sharing provisions and not under this Carrum Health Benefit.

Carrum Health Benefit Claims and Appeals

Initial Claims and Denials under the Carrum Health Benefit

Plan participants can contact Carrum Health at 1-888-855-7806, Monday-Friday 9am-8pm EST, online at carrum.me/schreiberfoods or by downloading the 'Carrum Health' app on iPhone and Android devices to search for and compare participating Centers of Excellence. After contacting Carrum Health, a participant is assigned a Care Specialist to determine if the participant may be referred to a Center of Excellence and provide non-medical coordination throughout the entire episode of care. To receive coverage under the Carrum Health Benefit, services must be scheduled and authorized by Carrum Health.

Participants are required to agree to Carrum Health's Terms of Service and Member Registration Agreement and must also agree to provide their medical records and any other relevant information to their selected Center of Excellence as needed to schedule a consultative evaluation. During the consultation, the Center of Excellence will determine if the participant is an appropriate candidate for the requested procedure. To receive coverage under the Carrum Health Benefit, a Center of Excellence must determine that it will provide the requested procedure to the participant. A Center of Excellence may decline to treat a participant as it determines in its discretion.

In the case of a failure by a participant (or the participant's authorized representative) to follow the Plan's procedures for requesting authorization to participate in the Carrum Health Benefit, the participant or representative shall be notified of the failure and the proper procedures to be followed. This notification shall be provided to the participant or authorized representative, as appropriate, as soon as possible, but not later than five days following the failure. Notification may be oral, unless written notification is requested by the participant or authorized representative.

Coverage under the Carrum Health Benefit may be denied, in whole or in part, by Carrum Health in the following circumstances:

Refusal to complete required documentation

Coverage under the Carrum Health Benefit may be denied by Carrum Health if a participant refuses to complete documentation required to participate in the Carrum Health Benefit, including the Terms of Service and Member Registration Agreement.

Carrum Health will notify the participant (or the participant's authorized representative) within 15 days of the participant's request to participate in the Carrum Health Benefit if the participant has failed to submit any documentation that must be submitted to approve participation in the Carrum Health Benefit. The participant will be given additional time, without a deadline, to submit those forms. If the participant responds without providing the required documentation, Carrum Health will notify the participant that requested participation in the Carrum Health Benefit has been denied within 15 days after receipt by Carrum Health of the participant's response.

Request for referral to another Center of Excellence

Coverage under the Carrum Health Benefit may be denied by Carrum Health if a participant requests to be referred to another Center of Excellence after the initial Center of Excellence has determined the participant is not an appropriate candidate for the requested treatment. Note this does not apply when the initial referral is to an outpatient facility or ambulatory surgical center (ASC) that cannot treat the participant because their condition is too complex, in which case the participant may be referred to an

acute care Center of Excellence. This also does not apply when the consulting COE agrees surgery is necessary, however there are medically related circumstances prohibiting the member from utilizing the initial COE. In this case the participant may be referred to one alternative Center of Excellence.

Carrum Health will notify the participant (or the participant's authorized representative) within 15 days of learning of the participant's request that this request has been denied. This period may be extended one time for up to 15 days, provided that Carrum Health both determines that such an extension is necessary due to matters beyond the control of Carrum Health and notifies the participant, prior to the expiration of the initial 15-day period, of the circumstances requiring the extension of time and the date by which Carrum Health expects to render a decision. If such an extension is necessary due to a failure of the participant to submit information necessary to decide the claim, the notice of extension will specifically describe the required information, and the participant shall be afforded at least 45 days from receipt of the notice within which to provide the specified information.

Violation of Terms of Service or Member Registration Agreement

Coverage under the Carrum Health Benefit may be denied by Carrum Health if a participant violates the Carrum Health Terms of Service or Member Registration Agreement.

Carrum Health will notify the participant (or the participant's authorized representative) within 15 days of the participant's violation of the Carrum Health Terms of Service or Member Registration Agreement that the participant's requested participation in the Carrum Health Benefit has been denied. This period may be extended one time for up to 15 days, provided that Carrum Health both determines that such an extension is necessary due to matters beyond the control of Carrum Health and notifies the participant, prior to the expiration of the initial 15-day period, of the circumstances requiring the extension of time and the date by which Carrum Health expects to render a decision. If such an extension is necessary due to a failure of the participant to submit information necessary to decide the claim, the notice of extension will specifically describe the required information, and the participant shall be afforded at least 45 days from receipt of the notice within which to provide the specified information.

Participant does not provide written approval from their probation officer that they are allowed to travel for treatment.

Coverage under the Carrum Health Benefit may be denied by Carrum Health if a participant on probation does not provide written approval from their probation officer to travel to an out of state COE to obtain treatment.

Carrum Health will notify the participant (or the participant's authorized representative) within 15 days of the participant's violation of the Carrum Health Terms of Service or Member Registration Agreement that the participant's requested participation in the Carrum Health Benefit has been denied. This period may be extended one time for up to 15 days, provided that Carrum Health both determines that such an extension is necessary due to matters beyond the control of Carrum Health and notifies the participant, prior to the expiration of the initial 15-day period, of the circumstances requiring the extension of time and the date by which Carrum Health expects to render a decision. If such an extension is necessary due to a failure of the participant to submit information necessary to decide the claim, the notice of extension will specifically describe the required information, and the participant shall be afforded at least 45 days from receipt of the notice within which to provide the specified information.

Benefit Notifications

Carrum Health will provide a participant with written or electronic notification of any adverse benefit determination. The notification will include:

- The specific reason or reasons for the adverse determination;
- Reference to the specific Plan provisions on which the determination is based;
- A description of any additional material or information necessary for the participant to perfect the claim and an explanation of why such material or information is necessary;
- A description of the appeal procedures and the time limits applicable to such procedures, including a statement of the participant's right to bring a civil action under section 502(a) of ERISA following an adverse benefit determination of a second-level appeal;
- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to the claimant upon request;
- Information sufficient to identify the claim involved (including the date of service, the health care provider, the claim amount (if applicable), and a statement describing the availability, upon request, of the diagnosis code and its corresponding meaning, and the treatment code and its corresponding meaning);
- The reason or reasons for the adverse benefit determination, including the denial code and its corresponding meaning, as well as a description of the Plan's standard, if any, that was used in denying the claim;
- A description of available internal appeals and external review processes, if any, including information regarding how to initiate an appeal; and
- The availability of, and contact information for, any applicable office of health insurance consumer assistance or ombudsman established to assist individuals with the internal claims and appeals and external review processes.

Appeals

The Plan requires two levels of appeal with respect to the Carrum Health Benefit. The request for a first-level appeal must be made within 180 days following receipt of the adverse benefit determination, by submitting such request to Carrum Health at appeals@carrumhealth.com. The request for a second-level appeal must be made within 60 days following receipt of the adverse benefit determination on review, by submitting such request to Carrum Health at appeals@carrumhealth.com.

As part of the appeal process, a participant may submit written comments, documents, records, and other information relating to the claim for benefits. The review will take into account all comments, documents, records, and other information submitted by the participant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination. The review will not afford deference to the initial adverse benefit determination and is conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the adverse benefit determination that is the subject of the appeal, nor the subordinate of such individual.

A participant will be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the participant's claim for benefits.

A participant will be provided, free of charge, with any new or additional evidence considered, relied upon, or generated by Carrum Health in connection with the claim or any new or additional rationale for

an adverse benefit determination as soon as possible and sufficiently in advance of the date on which the notice of final internal adverse benefit determination is required to be provided to give the participant a reasonable opportunity to respond prior to that date.

When the requested treatment has not yet been provided, Carrum Health will notify the participant of a benefit determination on review no later than 15 days after receipt by Carrum Health of the participant's request for a first-level appeal or second-level appeal, as applicable. When requested treatment has already been provided, Carrum Health will notify the participant of benefit determination on review no later than 30 days after receipt by Carrum Health of the participant's request for a first-level appeal or a second-level appeal, as applicable.

Carrum Health will provide a participant with written or electronic notification of an appeal determination. In the case of an adverse benefit determination, the notification will include:

- The specific reason or reasons for the adverse determination;
- Reference to the specific Plan provisions on which the benefit determination is based;
- A statement that the participant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the participant's claim for benefits;
- A statement of the participant's right to bring a civil action under section 502(a) of ERISA following an adverse benefit determination of a second-level appeal;
- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other similar criterion will be provided free of charge to the claimant upon request;
- The following statement: "You and your plan may have other voluntary alternative dispute resolution options, such as mediation. One way to find out what may be available is to contact your local U.S. Department of Labor Office and your State insurance regulatory agency."
- Information sufficient to identify the claim involved (including the date of service, the health care provider, the claim amount (if applicable), and a statement describing the availability, upon request, of the diagnosis code and its corresponding meaning, and the treatment code and its corresponding meaning);
- The reason or reasons for the adverse benefit determination, including the denial code and its corresponding meaning, as well as a description of the Plan's standard, if any, that was used in denying the claim, including a discussion of the decision;
- A description of available internal appeals and external review processes, if any, including information regarding how to initiate an appeal; and
- The availability of, and contact information for, any applicable office of health insurance consumer assistance or ombudsman established to assist individuals with the internal claims and appeals and external review processes.

No action at law or in equity may be brought to recover under the Carrum Health Benefit under the Plan until all administrative remedies have been exhausted (including the two levels of appeal). If a participant fails to file a timely claim, or if the participant fails to request a review in accordance with the Plan's claim procedures outlined herein, such participant will have no right of review and will have no right to bring any action in any court. The denial of the claim will become final and binding on all persons for all purposes.

Any action at law or in equity with respect to any and all claims relating to the Carrum Health Benefit under the Plan must be brought for recovery within one year from the earlier of (1) the date of an adverse benefit determination on a second-level appeal, if applicable, or (2) the accrual of any claim under or relating to the Carrum Health Benefit that does not result in an adverse benefit determination on a second-level appeal.