

Appeals Procedure

The Employee Retirement Income Security Act of 1974 (ERISA) protects the interests of participants and their beneficiaries who depend on benefits from private employee benefit plans. ERISA sets standards for administering these plans, including requirements for the processing of denied claims for benefits under the plans.

If you or your eligible dependent(s) incur a claim that is denied, in whole or in part, the claims paying administrator will send you an explanation that will include; the specific reason for denial, the insurance plan's provisions on which the denial is based, what additional information is needed to support your claim on appeal and how to submit the denied claim along with applicable time limits.

You have the right to appeal the decision if your claim is denied. The plan's appeal procedures allow you or your authorized representative to request a review in writing, review relevant documents and submit issues and comments in writing.

The below chart offers a general overview of timeframes to assist you with the filing of appeals for benefits offered by FedEx. See the note at the end of this document for your final appeal decision pertaining to the Pilot Benefit Review Board.

| | <u>PLAN</u> | <u>DEADLINE FOR FILING APPEAL</u> | <u>DEADLINE FOR FINAL DETERMINATION</u> | <u>RESPONSIBLE FOR APPEAL</u> |
|------------------------|---|--|--|---|
| Three Levels of Appeal | INTERNATIONAL MEDICAL <i>Policy effective 1/1/08 Amended 1/1/15</i> | 180 days to file 1 st level appeal after receiving claim denial notice 60 days to file 2 nd level appeal receiving 1 st appeal denial notice <u>Optional Process/Not Mandatory</u> 60 days to request an Independent Medical Review (IMR) after 2 nd level appeal denial notice If 2 nd level appeal or optional IMR is denied, appellant must then file a 3rd level appeal with the Tennessee Department of Commerce and Insurance, within the three year limit. FINAL APPEAL: See note at the end of this document. | 1 st level response within 10 days of receipt of appeal 2 nd level response within 15 days of receipt of appeal IMR: GeoBlue responds within 15 days of receipt of appeal | 1 st and 2 nd level: GeoBlue 3 rd level: Tennessee Department of Commerce and Insurance |
| Two Levels of Appeal | DOMESTIC MEDICAL <i>Pilot Health Plan effective 1/1/08 with 5th Amendment 1/1/15</i> <i>Retiree Health Plan effective 1/1/08 with 5th Amendment 1/1/15</i> | 180 days to file 1 st level appeal after receiving claim denial notice 180 days to file 2 nd level appeal after receiving 1 st level appeal denial notice. <u>Optional Process/Not Mandatory</u> 180 days to request an to request an Independent Medical Review (IMR) after 2 nd level appeal denial notice FINAL APPEAL: See note at the end of this document. | Urgent Care claims: 72 hours Pre-service claims: 15 days 1 st level, 15 days 2 nd level May be extended 15 days Post-service claims: 30 days 1 st level 30 days 2 nd level May be extended 15 days Concurrent claims classified as urgent care, pre-service or post-service | Anthem BCBS |

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|--|--|---|---|
| <p>DOMESTIC & INTERNATIONAL DENTAL/VISION</p> <p><i>Plans effective 1/1/08 with 4th Amendment 1/1/15</i></p> <p><i>Retiree Plans effective 1/1/08 with 4th Amendment 1/1/15</i></p> | <p>180 days to file 1st level appeal after receiving the claim denial notice</p> <p>60 days to file 2nd level appeal after receiving the 1st appeal denial notice</p> <p>FINAL APPEAL: See note at the end of this document.</p> | <p>Urgent Care claims: 72 hours</p> <p>Pre-service claims: 15 days 1st level, 15 days 2nd level May be extended 15 days</p> <p>Post-service claims: 30 days 1st level 30 days 2nd level May be extended 15 days</p> <p>Concurrent claims classified as urgent care, pre-service or post-service</p> | <p>MetLife/Dental</p> <p>Davis Vision/Vision</p> |
| <p>DCRA <i>effective 1/1/03</i> <i>Amended & Restated 1/1/15</i></p> | <p>180 days to file 1st level appeal after receiving claim denial notice;</p> <p>60 days to file 2nd level appeal after receiving 1st level appeal denial notice</p> <p>Review Committee may grant an extension based on the circumstances</p> <p>FINAL APPEAL: See note at the end of this document.</p> | <p>30 days 1st level</p> <p>30 days 2nd level</p> | <p>1st level: WageWorks</p> <p>2nd level: FedEx Fiduciary Appeals Committee</p> |
| <p>HCSA <i>effective 1/1/07 (for pilots)</i> <i>with 3rd Amendment 1/1/15</i></p> | <p>180 days to file 1st level appeal after receiving claim denial notice;</p> <p>60 days to file 2nd level appeal after receiving 1st level appeal denial notice.</p> <p>Review Committee may grant an extension based on the circumstances</p> <p>FINAL APPEAL: See note at the end of this document.</p> | <p>30 days 1st level</p> <p>30 days 2nd level</p> | <p>1st level: WageWorks</p> <p>2nd level: Appeals Committee</p> |
| <p>HRA <i>effective 1/22/07</i> <i>with 2nd Amendment 1/1/14</i></p> | <p>180 days to file 1st level appeal after receiving claim denial notice;</p> <p>60 days to file 2nd level appeal after receiving 1st level appeal denial notice</p> <p>Review Committee may grant an extension based on the circumstances</p> <p>FINAL APPEAL: See note at the end of this document.</p> | <p>30 days 1st level</p> <p>30 days 2nd level</p> | <p>1st level: WageWorks</p> <p>2nd level: FedEx Fe Fiduciary Appeals Committee</p> |
| <p>Disability <i>Plan effective 6/1/06 (for crew members)</i> <i>with 1st Amendment 10/30/06</i></p> | <p>180 days after receiving claim denial notice</p> <p>FINAL APPEAL: See note at the end of this document.</p> | <p>45 days after receipt of appeal and all supporting documents</p> <p>An extension may be requested by Aetna, if extension request is received before the 45-day determination period runs out.</p> | <p>Aetna Appeal Review Committee</p> |
| <p>PRP <i>Effective 10/30/06</i> <i>Amended & Restated 1/1/14</i></p> | <p>60 days after receiving claim denial notice</p> <p>FINAL APPEAL: See note at the end of this document.</p> | <p>60 days after receipt of appeal or, if special circumstances require an extension, within 120 days of such date.</p> | <p>Administrative Board</p> |

One Level of Appeal

| <u>PLAN</u> | <u>DEADLINE FOR FILING APPEAL</u> | <u>DEADLINE FOR FINAL DETERMINATION</u> | <u>RESPONSIBLE FOR APPEAL</u> |
|---|---|--|---|
| Basic Life Insurance <i>Policy effective 1/1/02 with 5th Amendment 1/1/12</i> | 60 days after receiving claim denial notice to file an appeal FINAL APPEAL: See note at the end of this document. | 60 days from receipt of request for review A 60-day extension may be requested within the initial 60 day period. | Lincoln National Life Insurance |
| Optional Life Insurance <i>Policy effective 10/30/06 with 2nd Amendment 4/1/07</i> Retiree policy effective 10/30/06 <i>with Rider 4/1/07</i> | 180 days after receiving claim denial notice FINAL APPEAL: See note at the end of this document. | 60 days | Prudential Life Insurance |
| Basic AD&D <i>Policy effective 1/1/03 with 18th Amendment 3/4/14</i> | 60 days after receiving claim denial notice FINAL APPEAL: See note at the end of this document. | 60 days | National Union ERISA Appeals Committee |
| Optional AD&D <i>Policy effective 1/1/09 with 20th Amendment 1/1/14</i> | 60 days after receiving claim denial notice FINAL APPEAL: See note at the end of this document. | 60 days | National Union ERISA Appeals Committee |
| Business Travel Accident <i>effective 1/1/03 with 30th Amendment 1/1/14</i> | 60 days after receiving claim denial notice FINAL APPEAL: See note at the end of this document. | 60 days | National Union ERISA Appeals Committee |
| CRAF Business Travel Accident <i>effective 3/1/03 with 16th Amendment 1/1/13</i> | 60 days after receiving claim denial notice FINAL APPEAL: See note at the end of this document. | 60 days | National Union ERISA Appeals Committee |
| Group Legal Services <i>effective 10/1/01 with 2nd Amendment 12/27/10</i> | 60 days after receiving claim denial notice FINAL APPEAL: See note at the end of this document. | 60 days from receipt of appeal The Reviewer may grant an extension | Hyatt Legal Plans, a MetLife Company |
| Group Long Term Care Insurance <i>effective 5/1/01</i> | 60 days after receiving claim denial notice FINAL APPEAL: See note at the end of this document. | 60 days unless additional time is required. Written notification will be provided with reason for extension. Final decision made no later than 120 days after receipt for Appeal. | MetLife |

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|---|---|--|---|
| <p>Retirement Non-Disability Appeal</p> <p>FedEx Corp Employees' Pension Plan effective 6/1/08 with 9th Amendment 6/1/15</p> <p>FTL Variable Annuity Pension Plan for Pilots' effective 1/1/97 with 5th Amendment 6/30/13</p> <p>Non-Qualified Pension Plan for Pilots' effective 2/4/99 with 1st Amendment</p> <p>Non-Qualified Section 415 Excess Pension Plan for Pilots' effective 2/4/99 with 1st Amendment</p> <p>Pilots' Retirements Savings Plan effective 1/01/14 with 2nd Amendment 1/01/14</p> <p>Pilots' Money Purchase Pension Plan effective 1/01/14 with 2nd Amendment 1/01/14</p> | <p>60 days after receiving claim denial notice</p> <p>FINAL APPEAL: See note at the end of this document.</p> | <p>60 days unless additional time is required.</p> <p>Written notification will be provided for a 60 day extension and the reason for the extension.</p> | <p>Retirement Appeals Committee (Internal Committee within FedEx)</p> |
| <p>Retirement Disability Appeal</p> <p>FedEx Corp Employees' Pension Plan effective 6/1/08 with 9th Amendment 6/1/15</p> <p>FTL Fixed Pension Plan for Pilots' effective 1/1/79</p> <p>FTL Variable Annuity Pension Plan for Pilots' Policy effective 1/1/97 with 5th Amendment 6/30/13</p> <p>Non-Qualified Pension Plan for Pilots' (Compensation Limit Plan) effective 2/4/99 with 1st Amendment</p> <p>Non-Qualified Section 415 Excess Pension Plan for Pilots' effective 2/4/99 with 1st Amendment</p> <p>Pilots' Retirements Savings Plan effective 1/01/14 with 2nd Amendment 1/01/14</p> | <p>180 days after receiving claim denial notice</p> <p>FINAL APPEAL: See note at the end of this document.</p> | <p>45 days unless additional time is required.</p> <p>Written notification will be provided for a 45 day extension and the reason for the extension.</p> | <p>Retirement Appeals Committee (Internal Committee within FedEx)</p> |

The final denial letter from the Claims Paying Administrator will include a statement informing the claimant that they **may** have the right to bring a civil action under ERISA, or to submit an appeal to the Pilot Benefit Review Board (PBRB), as provided under Sections 27.T and 28.G. of our Collective Bargaining Agreement. The PBRB provides a venue for the final appeal of the denial of any benefit as described in Sections 27 and 28.

Please note that due to recent rulings of some Circuit Courts, appeals may not go to ERISA court and must stay within the RLA process. Lower courts have ruled that remedy of appeals on ERISA Collectively Bargained Plans falls under the Railway Labor Act and is not within the jurisdiction of the courts.

Once your appeal rights have been exhausted, you will receive notification from the ALPA FDX MEC that you have the option to request a PBRB hearing within 120 days, after receiving the final claim denial notice.

May 5, 2017