



## **TO THE EMPLOYEE: Excluded Staff**

### **APPEALING A DENIED OR TERMINATED CLAIM**

#### **What if Great-West Life deny or terminate my claim?**

Great-West Life will deny or terminate your claim if there is not enough medical evidence to show you cannot work. Therefore, you may wish to talk to your doctor and employer about returning to work. However, if you do not agree with Great-West Life's decision and feel you still cannot work, you may appeal their decision. To appeal a claim:

1. Write Great-West Life and say that you wish to appeal their decision. Great-West Life will reply and list the additional information that they need in order to review your claim.
2. Medical Information: Obtain any new medical information and send it to Great-West Life. Great-West Life will re-assess your claim. They may also refer it to their staff physician.
3. Vocational Information: Ensure that Great-West Life have received an accurate description of your job.

Great-West Life will re-assess your claim, and it will be either accepted or re-denied.

#### **Who can help me with my appeal?**

Your employer, Great-West Life and/or your doctor.