

AMENDMENT

to the WEA Trust Short Term Disability Plan

Section 7, Your Rights in the Event of a Claim Denial, is deleted and replaced with the following:

Section 7

Your Right to Appeal a Denial of Your Entitlement to Benefits

This section describes your rights under this policy and by law in the event we deny your application for coverage or a claim for benefits.

Right to a Full and Fair Review of Your Claim

You have the right to a full and fair review of your claim. Our review includes all evidence of your entitlement to benefits that you submit within the time required by this policy. You also have the right to examine any document in our possession that is relevant to your claim. Following our review, we will send you a written explanation of the reason(s) for our denial of any claim including reference to the policy provisions on which we are basing our denial.

Right to Appeal a Denial of Your Claim

You have the right to appeal the denial of a claim for benefits or an application for coverage in accordance with our appeal procedure, if we receive your appeal within 60 days of the date of our final notice of denial of the claim. We will send you our written decision on the appeal.

To obtain a written explanation of the procedures and requirements of our appeal procedure, including any necessary forms, write to our General Counsel at WEA Insurance Corporation, P.O. Box 7338, Madison, WI 53707-7338.

Right to File a Complaint With the Office of the Commissioner of Insurance

You have the right to file a complaint with the **Office of the Commissioner of Insurance**, a state agency that enforces Wisconsin's insurance laws. You can contact the **Office of the Commissioner of Insurance** by writing to:

Office of the Commissioner of Insurance
Complaints Department
P.O. Box 7873
Madison, WI 53707-7873

Or, you can call (800) 236-8517 outside of Madison, or (608) 266-0103 in Madison, and request a complaint form.

Legal Actions

You may not bring an action at law or in equity to recover on this policy unless you have exhausted our appeal procedure. In addition, you cannot bring such an action after the expiration of three years from the date your claim was required to be submitted. However, the three-year period within which you may file a legal action will not include the period of time starting from the date we receive your timely appeal and ending on the date we issue our written decision on the appeal.

Amendment Effective Date—This amendment is effective January 1, 2012.