

## How to Appeal Your Claim

If you have questions regarding your claim, please call HDS Customer Service at 529-9248 or toll-free at 1 (844) 379 4325. If a service is not covered, a copy of the specific rule, guideline or protocol relied upon in making the benefit determination will be provided free of charge upon request by you or your authorized representative. If you are not satisfied with the explanation of why a service was not covered, you have the right to appeal the decision and request a reconsideration. You or your authorized representative should submit a request in writing to:

HDS  
Attn: Appeals Manager  
900 Fort Street Mall, Suite 1900  
Honolulu, HI 96813

Your request should include:

- HDS Subscriber ID
- Contact phone number and mailing address
- Claim number
- Reason for appeal
- Patient name
- Treating dentist's name
- Service being appealed

HDS will review your request and provide you with a written response within 30 days. If you do not agree with the response, you have the right to bring a civil action under Section 502(a) of ERISA, if applicable.