

Steps for Filing a Claim Appeal



Request a Reconsideration

Write your request within 6 months of the decision notice, including a statement that explains why you believe the decision was made in error. You must include supporting documentation for the services and may optionally provide an email address to allow for faster communication.

Post-Service Claims

We will respond within 30 days of receiving your request with one of the following options:

- We will notify you of our decision to either approve the payment or uphold the original denial
- We may request additional information to properly evaluate your claim
- We will pay the claim

Appeal to OPM

If you disagree with our decision, you may submit a written appeal directly to OPM. The communication must be in English and submitted within the following deadlines:

90 DAYS from the date of our denial letter

120 DAYS if we fail to respond to your request for an appeal within 30 days

120 DAYS from our request for additional information

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The following must be included in your communication:

- A **statement** outlining why the plan's decision is incorrect
- Supporting documentation
- Copies of all correspondence related to the claim
- Your **phone number** and/or **email address** for a potentially faster response

OPM will review the appeal and send you a final decision or status update within 60 days of receiving your communication. If you disagree with OPM's decision, you may file a lawsuit in federal court by December 31 of the current year.

Understanding your rights and the appeals process can ensure that your claim is reviewed thoroughly and fairly. For more details you can visit our website ssspr.com/federal and refer to **Section 8** about Disputed Claims Process in the attached document.

Member Services Center



Federal

787-774-6081 (TTY: 787-792-1370)
Puerto Rico

1-800-716-6081 (TTY: 866-215-1999)
US Virgin Islands

Postal

787-474-5219 (TTY: 787-792-1370)
Puerto Rico

1-833-201-9265 (TTY: 866-215-1999)
US Virgin Islands