



# CALIFORNIA TEACHERS ASSOCIATION

## Complaint Review Request Form CTA Advisory Panel on Endorsed Services

Name	
Address	
City, State, Zip Code	
Home Phone	
School Phone	
CTA Membership Number	

To register your complaint with the CTA Advisory Panel on Endorsed Services, please complete this form and return it to the Risk Management and Member Benefits Department (P.O. Box 921, Burlingame, CA 94011-9982).

**Before your situation can be investigated, your signature is required on the back of this form.**

### *My Complaint is with:*

- UnumProvident \*(Must file an appeal with UnumProvident before filing with the CTA Advisory Panel on Endorsed Services. See Q&A attached.)
- First Financial Credit Union\*\*
- MBNA\*\*
- TSA (TSA Special Member and Insurance Services, Inc.)

### *Issues You Want the Panel to Resolve*

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

**Solution You Desire** \_\_\_\_\_

**Group Plan or Account Number**

Please describe the situation, providing specific facts and dates. Use the backside of this form if you need additional space. Please attach copies of all relevant documents, including unpaid bills for insurance claims.

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## CTA ADVISORY PANEL ON ENDORSED SERVICES Q&A

One of the unique benefits of being a CTA member and participating in a CTA-endorsed program is the right to have your concerns reviewed by the **CTA Advisory Panel on Endorsed Services**. An advisory committee of the CTA Board of Directors, the Panel is composed of eight (8) teacher-members and one (1) board liaison and is responsible for ensuring that CTA members who have a problem with a CTA-endorsed company will have a fair and impartial review of their concerns.

### **How Do I File a Complaint?**

Complete the *CTA Advisory Panel Complaint Review Request Form* and return it to the CTA Risk Management and Member Benefits Department (P.O. Box 921, Burlingame, CA 94011-9982). Complaint forms are available through the CTA Regional Resource Centers or the Risk Management and Member Benefits Department. You can reach the CTA Risk Management and Member Benefits Department by calling 650-552-5200.

*\*UnumProvident Complaints:* ERISA guidelines are specific about timelines to respond to a complaint. In order for the insurance provider to assure that it is in compliance on all claims, complaints arising from claims submitted on or after January 1, 2002 should go through the insurance provider's internal procedures before the Panel will consider the complaint.

### **What Happens Once My Complaint is Filed?**

The CTA Risk Management and Member Benefits staff will attempt to resolve your issues with the CTA-endorsed company. If your concerns cannot be resolved to your satisfaction, the Panel will review your complaint at its next scheduled meeting. The Panel meets approximately four (4) times a year, and complaints must be filed at least five (5) business days prior to the scheduled meeting date.

### **The Panel's Review and Recommendation**

In advance of the meeting, the Panel will receive copies of the documentation you and the CTA-endorsed company have provided. At the meeting, the Panel will review your complaint and ask for additional information or clarification as needed. The CTA Risk Management and Member Benefits staff will advocate your position before the Panel, or you may make a personal appearance at the meeting and communicate your concerns directly to the Panel members.

After the issues have been explored, the Panel will evaluate the merits of your complaint and make a recommendation to either: 1) sustain your position, 2) sustain the company, or 3) recommend a compromise solution. The Panel's decision is made in Executive Session and is binding to the company.

Written notification of the Panel's decision will be mailed to you on the next business day following the Panel meeting.

Although you may disagree with the Panel's decision, your complaint will not be re-evaluated by the Panel unless substantial, new evidence is introduced.

### **Who are the CTA-Endorsed Companies?**

**A+ Auto & Home Insurance Plus (managed by California Casualty)** for Auto and Homeowners Insurance

**First Financial Credit Union** for credit union services\*\*

**MBNA** for the CTA Credit Card Program\*\*

**TSA Special Member & Insurance Services, Inc.** for Travel and Discount Services

**UnumProvident** for Group Life and Disability Insurance

**\*\*Issues regarding the credit union and credit card provider are advisory only and are not binding on such providers.**