

**SAMPLE SOCIAL SECURITY APPEAL LETTER - WHEN LEGAL SERVICES ARE  
NOT PROVIDED BY CIGNA**



**CIGNA Group Insurance**  
Life • Accident • Disability

**Mail:** Trustee Of The Planners &  
Designers Insurance Trust  
XXXX  
Hartford, CT 06152

**To:** Trustee Of The Planners &  
Designers Insurance Trust  
XXXX  
Hartford, CT 06152

**Re:**     **Claimant:**           Karen M. Rimmer  
          **Certholder:**       S045442316  
          **Policy Keys:**       AGL 0000762000860  
          **Account Name:**   Trustees Of The Planners & Designers Insurance Trust  
          **Company Name:**   Life Insurance Co. Of North America

Thank you for notifying us of your Social Security reconsideration denial based on a review of your claim. It appears you should qualify for Social Security disability benefits and, if you have not already done so, we urge you to file a request for a hearing before an administrative law judge. Your request should be filed promptly as the Social Security administration will consider your appeal only if made within 60 days of your denial.

There are advantages to you should you receive Social Security benefits. The following advantages are based, of course, on existing law:

- [ Award of Social Security disability benefits leads to eligibility for Medicare benefits within twenty-four months.
  
- [ Your earnings record for Social Security retirement benefits will be "frozen" during the years you receive Social Security disability benefits, thereby providing you with a larger Social Security retirement benefit. If you are not awarded Social Security disability benefits, your non-income producing years will be included in the calculation of your Social Security retirement benefit and will reduce the amount of this benefit.
  
- [ Social Security cost of living increases will not be deducted from your long term disability benefits in accordance with the Social Security "freeze" provision in your contract.
  
- [ Based on your award, your dependents may be eligible for dependent Social Security benefits. Dependent Social Security benefits will not be deducted from your long term disability benefits in accordance with the terms of your contract.

We recommend you retain the services of an attorney to represent you at the hearing level since this will greatly increase your chances of receiving a favorable decision. If you are not presently represented, you should consider contacting the National Organization of Attorneys who specialize in Social Security cases. The toll free number for NOSSCR is 1-800-431-2804.

NOSSCR attorneys usually work on a contingency fee basis of 25% of your past-due benefits. It is important that you discuss this with your attorney, as Life Insurance Co of North America will not cover any legal fees if your Social Security Appeal is denied. The Social Security Administration must approve attorney fees and they will withhold these fees from your retroactive Social Security award.

If your appeal for Social Security Benefits is successful, those benefits will be deducted from your LTD benefit in accordance with the terms of your contract. We will also have to be reimbursed in a single sum for any overpayment resulting from the award of retroactive Social Security benefits. However, we will deduct the attorney's fee approved by Social Security from the overpayment.

You should be sure to discuss the fee arrangements with your attorney, since any charges above the fee approved by Social Security will be your responsibility.

Should you decide to retain an attorney, please be sure to advise us of his/her name and address and the date of your hearing.

Please feel free to contact me should there be any questions.

Sincerely,

Case Manager