

NOTICE OF PARTICIPANT RIGHTS TO FILE COMPLAINTS UNDER KNOX-KEENE

Introduction.

You are a participant in the Retiree Health Benefit Plan sponsored by the San Jose State University Research Foundation through the Research Organizations Retiree Medical Trust which provides premium payments for your CalPERS healthcare coverage. The Research Organizations Retiree Medical Trust (the "Trust") may be subject to the Knox Keene Act,¹ which regulates certain health plans in California that do not fall under federal jurisdiction. The Trust is required to provide you with this Notice describing your rights as a participant to a file a complaint under the Knox-Keene Act.

Basis for Complaint.

Participants have the right to file a complaint regarding any violation of the following requirements by the Trust:

1. **Annual Financial Statement.** The Trust must maintain a fiscally sound operation that is evidenced by an annual audited financial statement. Upon request, the Trust Office must provide Participants a copy of the annual audited financial statement, without charge.
2. **Reasonable Administrative Cost.** The annual administrative costs of the Trust should not be an excessive amount in relation to the yearly contributions of the Plan.
3. **Benefits are not for the General Public.** The Trust may provide benefits only to employees, retirees, and their dependents, i.e., not the general public.
4. **Modification of Benefits.** The Trust may only modify benefits as approved by the Board of Trustees, the governing body of the health benefit plans.
5. **Standard of Conduct.** The Trust must refrain from fraud, dishonest dealings, and/or unfair competition, as defined by Section 17200 of the California Business and Professions Code.

How to file a complaint.

If you believe that the Trust has violated one of the requirements enumerated above, please notify the Trust Office at:

Research Organizations Retiree Medical Trust
c/o Benefit Solutions, Inc.
Attn: Holly Wischler
P. O. Box 6
Mukilteo, WA 98275-0006
Phone: (800) 986-3109
Fax: (425) 771-1226

If you have already contacted the Trust Office, and are not satisfied with the decision of the Trust Office, you may contact the Department of Managed Health Care, Help Center at (888) 466-2219 to assist you with your complaint. You may also request an appeal hearing before the Board of Trustees by submitting a written request for a hearing to the Trust Office.

If you are still dissatisfied with the decision of the Board, you may wish to pursue your right to bring an action in court. **Please take note that the Plan includes a statute of limitations on the time period available for filing a lawsuit against the Trust.** This limit is included in Plan Section 4.4, and currently provides that a Beneficiary has the right to bring a lawsuit against the Trust for a period of two (2) years following the date of a written decision by the Board.

¹ California Health and Safety Code, Section 1340 *et seq.*