



STERLING™
INSURANCE

**For California Only
Provider Dispute Notice**

California law requires that Sterling Life Insurance Company make available to all providers the ability to file disputes. Disputes must be written and must clearly describe the basis of the dispute. If you decide to file a dispute with Sterling, please include all information, including supporting documentation, and clearly identify why you are disputing Sterling's action (or inaction). Disputes not submitted lacking necessary information to resolve the dispute will be returned to you with a request for more information.

Sterling encourages you to file a dispute only in situations where Sterling has received all required supporting documentation. Do not file a dispute if a claim was not processed because it lacked supporting documentation, if the dispute concerns an issue that is older than 410 days from Sterling's last action/inaction, or if there has been a simple clerical error that could easily be resolved by Sterling's Customer Service staff.

Sterling will acknowledge receipt of your dispute within 15 working days and send a written resolution to your dispute within 45 working days. Providers who are not satisfied with the resolution of a dispute may initiate arbitration with Sterling under the Commercial Rules of the American Arbitration Association.

The mailing address for filing provider disputes is P.O. Box 5348, Bellingham, WA 98227. Please do not submit disputes via e-mail as the protections may not meet state and federal healthcare privacy standards and this method does not adequately allow for supporting documentation.