SERVICE DISCLOSURE

This notice will serve as a disclosure to beneficiaries regarding services received by Benefit Specialists, Employees, and Owners of Ming Senior Services.

Every effort will be made by this office to accurately represent all products and provide 'reasonable and necessary' services. There will be no guarantee or promises concerning the outcome, even in reoccurring circumstances. Member understands the insurance carrier may deny services or payment for services received, for the reasons stated. In this event, Members have the right to appeal the decision.

It is the member's responsibility to follow-up with Ming Senior Services if correspondence regarding services rendered is not received from the insurance carrier within 12-weeks following submission of documentation.