

Sent: Friday, January 15, 2016 9:48 AM
To: EBSA, E-ORI - EBSA
Cc:
Subject: Department of Labor: RIN-1210-AB39

Re: RIN-1210-AB39

I am writing to support the adoption of the Proposed Regulations issued by the DOL on November 18, 2015.

I am a disability recipient under an employer-sponsored disability plan that falls under the ERISA regulations. Currently the deck is stacked against disabled individuals seeking to obtain disability benefits that they are entitled to. Current policies and procedures are often difficult to obtain, difficult to understand, and extremely difficult to navigate. To expect individuals who are very ill to navigate this complex system is not realistic. Many ill individuals operate under the misguided assumption that physician documentation of their disability will suffice to support the receipt of disability claims that they have purchased through paycheck deductions. The Proposed Regulations give disability claimants more procedural rights and safeguards to protect their benefits. Given the lack of a jury trial, the prohibition against punitive damages, and the deferential standard of review of denied claims, these proposed changes are critical to provide more fairness to disabled individuals.

Thank you for considering my comments.

RN, Oncology Certified Nurse