

Sent: Sunday, January 17, 2016 10:01 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB39 Department of Labor

I am writing to comment on the Proposed Regulations issued by the Department of Labor, Employee Benefits Security Administration on November 18, 2015 ("Proposed Regulations").

I am very pleased and encouraged to see you are considering changes to make this daunting task more fair for the very ill and disabled. There should never be a conflict of interest to determine if an individual is indeed disabled and unable to work. All medical parties involved need to be independent of incentives or rewards from a 3rd party. Individuals going through this process are already extremely vulnerable, humiliated, and desperate. The last thing they need is unequal protection against an establishment working in favor to deny as many claims possible that arise. A fair and unbiased assessment should be without question.

After going through such a stressful process as a claimant and then being denied without specific reasons just adds insult to injury. I absolutely agree with the proposed change to include details and a discussion on why a claim is denied. Then faced with an appeal all claimants should have the same access to all files and documents as they would their medical records. Any new evidence arising during the appeals process needs to have the same protection and access to the claimant.

I thank you for considering and implementing the changes as presented in the proposed regulations. Level the playing field for fair LTD plans. Thank you,