----Original Message----

From: Gregory J. Hummer [mailto:greghummer@pbmcorp.com]

Sent: Sunday, April 17, 2011 5:09 PM

To: EBSA, E-ORI - EBSA Subject: RIN 1210-AB50

Office of Regulations and Interpretations, Employee Benefits Security Administration, Room N-5655, U.S. Department of Labor

Concerning: Electronic Disclosure by Employee Benefit Plans

Comments:

Emailing the SPD should be acceptable since email is now the predominate method of communicating quickly and efficiently.

An email history log with the date and version copy of the SPD should be kept by the sender.

The current rules require the email sender to have proof that the member received the email. This proof should be no more than that the email address was not rejected especially if the email address was obtained from the member with an authorization that the SPD would be sent by email.

When the SPD is emailed to a member the employer should be required have to keep a copy on file for review at each place of employment.

If the member requests a hard copy it should be sent to the member.

Sincerely,

Gregory Hummer, M.D. CEO Simplicity Health Plans