

**From:** [Renee Elliott](#)  
**To:** [E-OHPSCA2713.EBSA](#)  
**Subject:** Mandated Coverage  
**Date:** Wednesday, August 10, 2011 9:21:07 AM

---

**I oppose the definition of "religious employer" within the context of a lack of true conscience protection! Insurance should not cover any type or kind of abortion. Insurance is for the living--not dead--and the embryo is living at time of conception.**

**Renee' Elliott**

PO Box 910  
Watson, LA 70786  
(225) 664-2160-phone  
(225) 612-6606-fax  
[Relliott@sumitcredits.com](mailto:Relliott@sumitcredits.com)

Any advice in this communication is limited to the conclusions specifically set forth herein and is based on the completeness and accuracy of the stated facts, assumptions and/or representations included. In rendering advice, we may consider tax authorities that are subject to change, retroactively and/or prospectively, and any such changes could affect the validity of the advice. We will not update our advice for subsequent changes to the law and regulations, or to the judicial and administrative interpretations thereof. The advice or other information in this document was prepared for the sole benefit of Sumit Credit's client and may not be relied upon by any other person or organization. Sumit Credits accepts no responsibility or liability in respect of this document to any person or organization other than Sumit Credit's client.