

PUBLIC SUBMISSION

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Claims Procedure for Plans Providing Disability Benefits; Extension of Applicability Date

Comment On: EBSA-2015-0017-0291

Claims Procedure: Plans Providing Disability Benefits

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General Comment

I wish to comment and object to the proposed 90 day delay in the implementation of the new regulations. While from a claimant's perspective these regulations could go much further than they do, the DOL properly pursued comments and studied them for nearly a year. DOL properly implemented the rules after giving all stakeholders a more than adequate chance to comment and make their objections known. Now there is a proposed delay without any public disclosure as to why this delay is necessary or proper. The rumored reason- that some insurers thought this might increase costs - has already been addressed and determined that the costs would be minimal. I urge you to implement the regulations without delay. Thank you.