

From: Steven P. Krafchick [mailto:steve@krafchick.com]
Sent: Wednesday, December 06, 2017 5:04 PM
To: EBSA, E-ORI - EBSA
Subject: RE: Regulations comment

I would suggest that the requirement to state what the date by which someone must file a lawsuit by (statute of limitations) be in the regs setting out what should be in a final denial letter.

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From: Steven P. Krafchick
Sent: Wednesday, December 06, 2017 1:58 PM
To: 'e-ORI@dol.gov'
Subject: Regulations comment

It would be very good if you could make sure the new regs set out notice requirements for statutes of limitations in ERISA plans. It is not sufficient that they refer to the policy. Each claim will have a specific date from which the statute will run. People who handle their own claims will have no idea how to figure out their statute of limitations so they can hire an

attorney. Also there is difficulty for experienced attorneys to figure out the date from which the statute of limitation in the plan will run from.

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