Subject Line: "RIN-1210-AB39" Department of Labor

1. Included in Section 503 (3): to include guidelines for a case which has been approved by the long term disability company, be required to continue the policy/payments unless notified with prior written cancellation notification from the long term disability company.

2. These medical decisions/determinations of denial should be made by a person with certified medical training.

3. Long Term Disability Insurance Manuals must quote required state or federal laws.