

# PUBLIC SUBMISSION

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Claims Procedure for Plans Providing Disability Benefits

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Claims Procedure for Plans Providing Disability Benefits

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## General Comment

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.