

# 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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## Submitter Information

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## General Comment

Subject: Department of Labor: Public Comment for RIN-1210-AB30

I strongly support the proposed amendments to the disability ERISA laws: RIN-1210-AB30. The current rules have worked against the disabled in this country who have dutifully paid for many years into their private long term disability insurance. Denials for the flimsiest of reasons, or no reason at all, are the industry norm. The current ERISA laws are clearly stacked against the disabled. The proposed amendments will greatly assist the disabled in obtaining their deserved disability payments as promised by their LTD companies.

Sincerely,

Marilyn Lemmon