## **PUBLIC SUBMISSION**

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**Docket:** EBSA-2015-0017 Claims Procedure for Plans Providing Disability Benefits

**Comment On:** EBSA-2015-0017-0001 Claims Procedure for Plans Providing Disability Benefits

**Document:** EBSA-2015-0017-DRAFT-0016 Comment on FR Doc # 2015-29295

## **Submitter Information**

Name:

## **General Comment**

Re: RIN-1210-AB39

Please adopt the proposed changes to the ERISA disability law. Current guidelines are stacked against the disabled and need to be changed. They cause unbelievable hardship on people at the worst time of their lives. Most egregious to me is the bonus paid to insurance company employees for denying claims. While there are a few people who try to play the system, the vast majority of disabled people would much prefer to be working and be productive again. I know because I am disabled and would give anything to be able to work.