

# 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

Please make these changes to ERISA disability regulations. They are so important and necessary. I personally had UNUM long term disability insurance company stop my long term disability payments by sending me a letter saying I was now well. Nothing had changed in my condition of ME/CFS. I could not afford an attorney so I did the appeal myself. All of my doctors filled out UNUM's paperwork saying I was indeed sick with ME/CFS. UNUM denied my appeal sending information that stated their doctors said I was well enough to work. I had never spoken with, seen or communicated in any way with their doctors. I would like to take them to court but can not find the energy or money to do that. My benefits should have never stopped and the appeal should have never been denied. If these new rules were in place at the time I was going through this, UNUM would not have been allowed to do what they did. The insurance companies are being allowed to deny benefits to those that are truly sick. I am single and alone. I thought when I was healthy and working that taking out long term disability insurance through my employer was a wise and good way to protect myself if anything happened. Instead because the current laws protect the insurance company the unthinkable happened to me. These benefits were not free to me, Money was deducted every two weeks from my paycheck. UNUM paid me short term disability for this illness. They then paid me long term disability for this same illness. Only when the time came that they were going to be in a position to pay out permanently did they suddenly find me well. I am pleading with you to please put a stop to this travesty. Please don't

allow the insurance companies to do this to anyone else. I would also like to add that I would like to see added to the new ruling that anyone that was denied benefits or was dropped due to the old unfair rules, should have their benefits be given back and be given all of the back payments owed.