

Sent: Monday, January 18, 2016 4:22 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB39

Re: RIN 1210-AB39

I am writing in support of Proposed Regulations issued by the Department of Labor, Employee Benefits Security Administration on November 18, 2015 (“Proposed Regulations”).

I am disabled and receive benefits from the Social Security Administration. I know many other disabled people who have been through hell trying to receive benefits under ERISA provisions. It seems that the deck is always stacked against them. So many truly disabled people have been turned down.

I believe the proposed regulations will make the ERISA process more fair. I commend the Department of Labor for proposing regulations that remove some of the bias of the insurance companies and their ability to deny legitimate claims.