

PUBLIC SUBMISSION

Received: January 18, 2016
Status: Pending_Post
Tracking No. 1k0-8ngm-h1kl
Comments Due: January 19, 2016
Submission Type: Web

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-0039
Comment on FR Doc # 2015-29295

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General Comment

I appreciate the opportunity to comment on the Proposed Regulations issued by the Department of Labor, Employee Benefits Security Administration, on November 18, 2015. I receive LTD benefits due to a serious illness and I consider the additional safeguards outlined here to be of the utmost importance. It is extremely important that the procedure be as fair and impartial as possible, and that claimants have access to all relevant documentation in the event the claim is denied. Additionally, procedures to review and respond need to be in place. It is a great misfortune to be injured or become seriously ill; to know that the claim process will be fair would be very reassuring. I believe the proposed regulations are excellent and hope they will be adopted.