

March, 2018

Re: **Department of Labor Disability Claims Handling Procedures effective April 1st, 2018**

On January 5th, 2018 the Department of Labor (DOL) announced that the [Final Rule](#) amending the disability claims handling procedures under the Employee Retirement Income Security Act (ERISA) will go into effect on April 1st, 2018.

This Final Rule requires the following:

- Independence and impartiality of claims adjudicators;
- Improvements to disclosure requirements;
- Claimant's rights to access entire claim file;
- Notice of new or additional evidence or rationale before adjudication;
- Claim is denied if a plan fails to comply with claims procedure requirements;
- Expanded definition of "Adverse Benefit Determination" that triggers procedures; and
- Notices and denials must be written in a "Culturally and Linguistically Appropriate" manner.

This Final Rule will apply to claims for disability benefits filed on or after April 1st, 2018.

To obtain the revised language in its entirety, please visit our website at www.reliancestandard.com and enter 'Final Rule' in the search bar or simply click on DOL FINAL RULE.

The revised language will be included in all amended materials that are released by Reliance Standard Life Insurance Company or First Reliance Standard Life Insurance Company going forward.

Reliance Standard and First Reliance Standard value your business and look forward to continuing our relationship. Please contact your local account management team if you have any questions.

Sincerely,

Reliance Standard and First Reliance Standard