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**From:** Bethany Taylor [mailto:bethany@spmih.com]  
**Sent:** Thursday, April 21, 2011 3:47 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB50

Please accept these comments and recommendations related to electronic communication of plan notices such as summary plan descriptions, COBRA notifications, etc.

I believe many plan change notices should be made available on the insurance company, payroll provider, and/or investment provider website, participant account access. This can be done by simply adding a one line note to the participants' statements and EOBs received, which alert them to access their messages online. In addition, for employees who terminated from the companies and plans a copy of the paper notifications such as plan modifications should be attached to the statements to ensure all participants receive a copy.

Thank you,

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