From:	Chet Groseclose
То:	E-OHPSCA-STOPLOSS.EBSA
Subject:	Effect of Stop-Loss Insurance
Date:	Wednesday, May 23, 2012 3:28:50 PM

I have carefully reviewed the attached "Statement Concerning Stop Loss Insurers" prepared by Professor Roger M. Baron. It is well documented and persusaive that an area of injustice exists, and that relatively simple steps to correct those injustices would be to require complete and accurate disclosure of stop loss insurance on Summary Plan Descriptions, on Form 5500 filings and other documents that purport to explain ERISA coverage.

Please give full consideration to Professor Baron's recommendations. Thank you.

Chet Groseclose, Prof. LLC

221 S. Phillips Ave., Suite 301 Sioux Falls, SD 57104 Phone: (605) 275-0630 Fax: (605) 275-0628

Settlement Solutions

Chet Groseclose - Neutral 221 S. Phillips Ave., Suite 301 Sioux Falls, SD 57104 Phone: (605) 275-0630 Visit the Settlement Solutions Website