

January 22, 2009

Robert A. Delsman, Jr.
3809 Little Fairfield St.
Eureka, CA 95503

Mike Hall
GE Disability Benefits Center
11010 Prairie Lakes Dr.
Eden Prairie, MN 55344

Mike Hall,

I have reviewed your explanation regarding the requirement that I must apply for SSDI in order to collect benefits as described in the MetLife 504 Plan Certificate. Unfortunately I can find no requirement in the MetLife 504 Plan Certificate that specifies that I must apply for SSDI in order to receive my full benefits as described in the plan document.

Further, I have examined the GE Employee Handbook in regard to your reference regarding LTDI and your assertion that I am required to apply for SSDI or my benefits would be reduced by an estimated amount.

I offer the following document Entitled "Important Information About This Handbook" that can be found on the inside cover of the GE Benefits Handbook.

Please refer to the highlighted section in the attached document:

Important Information About This Handbook

This handbook provides a summary of GE benefits available to eligible Company employees. While every attempt has been made to make this handbook as accurate as possible, full details of all provisions are not included. Full details of each program or plan are contained in the official plan documents, which are available to you as described in Section 18.0, "Administrative Information." **If a provision described in this handbook differs from the provisions of the applicable plan document, the plan document prevails. Similarly, any oral or written representations by a Company employee or agent, or any benefit estimates that you may receive, cannot override, reverse or supplement the provisions of the plan documents.**

In your example, the handbook completely diverges from the MetLife 504 Plan Certificate.

Please provide me with the MetLife 504 Plan Certificate that specifically addresses the following issues:

1. Requirement that I must apply for SSDI to receive full benefits under the plan as described in the MetLife 504 Plan Certificate.
2. Requirement that my benefits will be reduced by an estimated amount if I don't apply for SSDI as described in the MetLife 504 Plan Certificate.
3. Requirement to secure the services of an attorney to secure SSDI benefits as described in the MetLife 504 Plan Certificate.
4. Requirement that I must apply for SSDI benefits, and once received turn the proceeds over to MetLife as described in the MetLife 504 Plan Certificate.

I assert that threatening people to comply with the "SSDI Scam" is illegal and will continue to peruse this issue with the agencies that are currently investigating. In the event that the actions of Sedgwick CMS, MetLife, GE et al. are found to violate civil / criminal statutes, I will spare no efforts in the pursuit of justice.

I am in receipt of a document from the Illinois Attorney Registration and Disciplinary Commission which states that Mr. Zivic is an employee of Sedgwick CMS and or MetLife. Please explain Mr. Zivic's relationship with Sedgwick CMS and or MetLife

As to your question regarding the status of my SSDI claim, it was denied. I have engaged the services of a local SSDI attorney (under duress of your threat and coercion of benefits denial) to file the final ALJ paperwork.

It is my intent to reiterate this entire situation to the SSA ALJ and the SSA/OIG. I intend to present the MetLife 504 plan certificate, the GE Employee Handbook, threatening letters from the GE Disability Benefits Center and sworn witness testimony.

A timely response to my questions would be appreciated.

Best regards,

Rob Delsman

CC: SSA/ OIG file # 894501

Agencies

Attachment: DOSS Communication dated February 7, 2007