

September 17, 2026

Office of Health Plan Standards and Compliance Assistance
Employee Benefits Security Administration
Room N-5653
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210
Attention: Electronic Disclosure by Group Health Plans, RIN 1210-AC35

**RE: Electronic Disclosure by Group Health Plans Under ERISA
(RIN 1210-AC35)**

To Whom It May Concern:

The Environmental Paper Network (EPN) and the undersigned environmental and conservation organizations strongly support the Department of Labor (DOL)'s proposal to establish a voluntary default electronic delivery (e-delivery) safe harbor for disclosures furnished by group health plans under the Employee Retirement Income Security Act (ERISA).

EPN is a global network of more than 350 organizations working to transform how paper is produced and consumed. We believe paper is a valuable resource that should be used wisely – preserved where it adds value and reduced where effective alternatives exist. The proposed rule advances these principles while maintaining participants' ability to continue receiving paper documents if they choose, at any time, and at no cost.

We urge the Department to promptly finalize this rule, and to expand the safe harbor to include disclosures furnished by all ERISA-covered welfare plans.

I. Modernizing disclosure rules would deliver substantial environmental benefits

Current delivery rules were developed before widespread internet access. Despite near universal internet use, current default paper delivery rules drive the printing and mailing of billions of sheets of paper each year – as many as 20.4 billion when accounting for the full set of ERISA health and welfare plan disclosures. **Based on that volume, EPN's Paper Calculator™ estimates that shifting these disclosures to default e-delivery could deliver the following annual environmental benefits:**¹

- **366,000 tons of wood** – the equivalent of approximately 2.2 million trees;
- **1.35 billion pounds of CO₂ emissions;**
- **2.16 billion gallons of water;**
- **2,500,000 million BTUs of energy;** and

¹ <https://environmentalpaper.org/wp-content/uploads/2026/07/EPN-Environmental-Analysis-2026-1.pdf>

- **113 million pounds of solid waste.**

The benefits extend beyond climate and resource conservation. Reducing unnecessary paper production would also reduce forest disturbance and emissions of particulate matter, sulfur dioxide, volatile organic compounds, hazardous air pollutants, mercury, and dioxins, as well as pollutants discharged to waterways.²

II. To maximize benefits the final rule should be expanded to cover all ERISA welfare plans

These environmental benefits, as well as the cost savings and consumer benefits of a default e-delivery safe harbor, are greatest if the Department applies a consistent default e-delivery framework across all ERISA-covered welfare plans – such as life and disability plans – in addition to group health plans.

The Department's proposal estimates that allowing default e-delivery for group health plans could help reduce up to 11 billion sheets of paper currently printed and mailed annually. A recent analysis from Avalere Health estimated that this figure could be as high as 20.4 billion sheets of paper each year if default e-delivery was extended to all ERISA health and welfare disclosures.^{3,4} **The same analysis identified cost savings of \$19.5 billion over ten years** when accounting for all ERISA health and welfare disclosures.⁵

ERISA plan enrollees are already accustomed to receiving important benefits information electronically – with 95% saying they are comfortable managing their health benefits online.⁶ Extending this proposed safe harbor to include all ERISA-covered welfare plans is an important step toward ensuring alignment, harmonization and efficiencies across workers' benefit plans.

The proposed rule is a commonsense opportunity to modernize outdated requirements and preserve participant choice, while achieving significant environmental, climate, and resource benefits. We respectfully urge the Department to finalize the proposed rule promptly and expand the safe harbor to include all ERISA-covered welfare plans.

Sincerely,

Environmental Paper Network
As You Sow
Biodiversity Conservation Center
Climate Communications Coalition

² <https://environmentalpaper.org/wp-content/uploads/2026/07/EPN-Environmental-Analysis-2026-1.pdf>

³ <https://www.dol.gov/newsroom/releases/ebsa/ebsa20260722>

⁴ https://www.eric.org/wp-content/uploads/2025/12/ERISA-E-Delivery-Economic-Model-Memo_FINAL.pdf

⁵ https://www.eric.org/wp-content/uploads/2025/12/ERISA-E-Delivery-Economic-Model-Memo_FINAL.pdf

⁶ https://www.eric.org/wp-content/uploads/2025/05/lpsos_ERIC_ERISA-eDelivery-Poll_Results_5.2025.pdf

Conservatree
 Dajopen Waste Management Solutions
 Dogwood Alliance
 EARTHDAY.ORG
 Ecoshed Trading
 Friends of Bell Smith Springs
 Friends of the Earth U.S.
 GAIA
 Greenpeace USA
 Heartwood
 Mighty Earth
 Partnership for Policy Integrity
 Rainforest Relief
 Standing Trees
 Swan View Coalition
 Upstream

