## UNPUBLISHED

UNITED STATES COURT OF APPEALS FOR THE FOURTH CIRCUIT

No. 05-1396

ROGER A. LYNCH,

Plaintiff - Appellant,

versus

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY,

Defendant - Appellee.

Appeal from the United States District Court for the District of South Carolina, at Greenville. Henry F. Floyd, District Judge. (CA-02-3187-HFF)

Submitted: February 13, 2006 Decided: March 6, 2006

Before WILKINS, Chief Judge, and MICHAEL and KING, Circuit Judges.

Affirmed by unpublished per curiam opinion.

Karen Creech, COVINGTON, PATRICK, HAGINS, STERN & LEWIS, P.A., Greenville, South Carolina, for Appellant. Theodore D. Willard, Jr., MONTGOMERY, PATTERSON, POTTS & WILLARD, L.L.P., Columbia, South Carolina, for Appellee.

Unpublished opinions are not binding precedent in this circuit. See Local Rule 36(c).

## PER CURIAM:

Roger A. Lynch appeals from the district court's award of summary judgment to defendant Provident Life and Accident Insurance Company ("Provident") in this lawsuit concerning Provident's denial of Lynch's claim for long-term disability benefits under an ERISA-governed benefits plan. Upon careful consideration of the record and the parties' briefs, we are unable to identify any reversible error. We are therefore content to dispose of this appeal by adopting the district court's opinion adopting the magistrate judge's recommendations. See Lynch v. Provident Life and Accident Ins. Co., CA-02-3187-HFF (D.S.C. May 13, 2004). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

**AFFIRMED**