

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 21-1401**

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ANDREW BROOKS,

Plaintiff - Appellant,

v.

HARTFORD LIFE & ACCIDENT INSURANCE COMPANY,

Defendant - Appellee.

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Appeal from the United States District Court for the Eastern District of Virginia, at  
Alexandria. T.S. Ellis, III, Senior District Judge. (1:20-cv-00085-TSE-IDD)

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Submitted: March 29, 2022

Decided: July 18, 2022

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Before GREGORY, Chief Judge, HARRIS, Circuit Judge, and FLOYD, Senior Circuit  
Judge.

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Affirmed by unpublished per curiam opinion.

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**ON BRIEF:** Benjamin W. Glass, III, BENJAMIN W. GLASS & ASSOCIATES PC,  
Fairfax, Virginia, for Appellant. Elizabeth J. Bondurant, WOMBLE BOND DICKINSON  
(US) LLP, Atlanta, Georgia; Ian R. Dickinson, WOMBLE BOND DICKINSON (US)  
LLP, Charlottesville, Virginia, for Appellee.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Andrew Brooks filed a complaint, pursuant to the Employment Retirement Income Security Act of 1974 (“ERISA”), 29 U.S.C. §§ 1001-1461, against Hartford Life and Accident Insurance Company (“Hartford”), alleging that Hartford abused its discretion when denying his claim for continued long term disability (“LTD”) benefits. The parties filed cross motions for judgment on the record, and the district court awarded judgment to Hartford. Brooks now appeals, and we affirm.

“This Court reviews de novo a district court’s review of a coverage decision by an ERISA plan administrator, applying the same standard of review as the district court applied.” *Helton v. AT & T Inc.*, 709 F.3d 343, 351 (4th Cir. 2013). Where, as here, the “ERISA benefit plan vests with the plan administrator the discretionary authority to make eligibility determinations for beneficiaries, a reviewing court evaluates the plan administrator’s decision for abuse of discretion.” *Id.* (internal quotation marks omitted). “Judicial review of an ERISA administrator’s decision for abuse of discretion requires us primarily to determine whether the decision was reasonable, a determination that is informed by” the nonexhaustive list of factors set forth in *Booth v. Wal-Mart Stores, Inc. Associates Health & Welfare Plan*, 201 F.3d 335, 342-43 (4th Cir. 2000). *Griffin v. Hartford Life & Accident Ins. Co.*, 898 F.3d 371, 381 (4th Cir. 2018). Ultimately, “to be held reasonable, the administrator’s decision must result from a deliberate, principled reasoning process and be supported by substantial evidence.” *Id.* (cleaned up). “[W]e will not disturb a plan administrator’s decision if the decision is reasonable, even if we would

have come to a contrary conclusion independently.” *Williams v. Metro. Life Ins. Co.*, 609 F.3d 622, 630 (4th Cir. 2010).

After reviewing the record and the parties’ arguments, we conclude that Hartford did not abuse its discretion in denying Brooks’ claim for continued LTD benefits. We therefore affirm the district court’s judgment substantially for the reasons stated in its opinion. *Brooks v. Hartford Life & Accident Ins. Co.*, No. 1:20-cv-00085-TSE-IDD (E.D. Va. Mar. 11, 2021). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

*AFFIRMED*