

**IN THE UNITED STATES COURT OF APPEALS  
FOR THE FIFTH CIRCUIT**

\_\_\_\_\_  
No. 19-30348  
\_\_\_\_\_

United States Court of Appeals  
Fifth Circuit

**FILED**

December 9, 2019

Lyle W. Cayce  
Clerk

CHRISTI HILLEBRANDT,

Plaintiff–Appellant

v.

UNUM LIFE INSURANCE COMPANY OF AMERICA,

Defendant–Appellee

\_\_\_\_\_  
Appeal from the United States District Court  
for the Western District of Louisiana  
USDC No. 2:16-CV-844  
\_\_\_\_\_

Before DAVIS, SMITH, and COSTA, Circuit Judges.

PER CURIAM:\*

Christi Hillebrandt challenges Unum Life Insurance Company’s denial of accidental death benefits based on the death of her husband. Applying the abuse-of-discretion standard that governs review of ERISA claims when the insurance policy delegates discretionary authority to the plan administrator, the district court granted summary judgment in Unum’s favor. Having heard oral argument and reviewed the briefs, the record, and the applicable law, we

\_\_\_\_\_  
\* Pursuant to 5TH CIR. R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR. R. 47.5.4.

No 19-30348

AFFIRM the judgment essentially for the reasons given in the magistrate judge's report and recommendation, which the district court followed.