

JS-6

**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA**

BERTHA CAMPOS,

Plaintiff,

v.

RELIANCE STANDARD LIFE  
INSURANCE COMPANY; WHM,  
LLC; DOES 1-10, inclusive

Defendants.

Case No. CV15-8304-ODW(GJSx)

JUDGMENT

On April 10, 2017, the Court conducted a bench trial in the above matter, after which the Court took the matter under submission. On April 12, 2017, the Court issued its Findings of Fact and Conclusions of Law. In accordance with those Findings of Fact and Conclusions of Law, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED as follows:

1. Plaintiff Bertha Campos (“Plaintiff”) worked “a minimum of 30 hours during [her] regular work week” as defined by the LTD Plan;

2. Defendant Reliance Standard Life Insurance Company (“Reliance Standard”) waived any argument that Plaintiff was not entitled to benefits because she did not meet the definition of “Totally Disabled” during the “Regular Occupation” period;

1           3. Plaintiff is awarded LTD benefits for the “Regular Occupation”  
2 period, from November 23, 2013, to November 23, 2015;

3           4. Plaintiff’s LTD claim is remanded to Reliance Standard for a  
4 determination of whether Plaintiff was totally disabled during the “Any  
5 Occupation” period, whether the LTD Plan’s 24-month pay limitation for  
6 musculoskeletal and connective tissue disorders applies to Plaintiff’s injury, and to  
7 make other determinations as necessary that are not inconsistent with this decision,  
8 including but not limited to the amount of retroactive benefits due to Plaintiff  
9 under the “Regular Occupation” definition of Total Disability in light of provisions  
10 in the LTD Plan regarding offsets;

11           5. Defendant WHM, LLC is dismissed from this lawsuit without  
12 prejudice.

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14           **IT IS SO ORDERED.**

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16           April 26, 2017

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20           **OTIS D. WRIGHT, II**  
21           **UNITED STATES DISTRICT JUDGE**