

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 R. 47.5, the court has determined that this opinion should not be published and is not precedent except under the limited circumstances set forth in 5TH CIR.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

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