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# ERISA (6th Circuit): Mental Nervous Limitations and Dealing with Arguments of "Organic Cause"

[Boom: The ERISA Law Blog](#)

You know that most ERISA disability plans contain a 24-month limitation related to mental/nervous disabilities. But what happens when the claimant alleges the mental illness is "organically caused"? Is that enough to justify benefits beyond the 24-month period? Not in this case... Here's the case of *McAlister v. Liberty Life Assur. Co. of Boston*, \_\_\_...