NOT FOR PUBLICATION

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MOLLY C. DWYER, CLERK
U.S. COURT OF APPEALS

UNITED STATES COURT OF APPEALS

FOR THE NINTH CIRCUIT

DENISE JUMP, Plaintiff - Appellant, v. UNUM LIFE INSURANCE COMPANY OF AMERICA, Defendant - Appellee.	No. 25-1021 D.C. No. 5:22-cv-01812-SSS-SHK MEMORANDUM[*]

Appeal from the United States District Court
for the Central District of California
Sunshine Suzanne Sykes, District Judge, Presiding

Submitted June 24, 2026[**]
Pasadena, California

Before: WARDLAW, OWENS, and DE ALBA, Circuit Judges.

Denise Jump appeals from the district court's denial of disability benefits under the Employee Retirement Income Security Act of 1974 ("ERISA"). The ERISA plan is administered by Unum Life Insurance Company of America

[*] This disposition is not appropriate for publication and is not precedent except as provided by Ninth Circuit Rule 36-3.

[**] The panel unanimously concludes this case is suitable for decision without oral argument. *See* Fed. R. App. P. 34(a)(2).

("Unum"). As the parties are familiar with the facts, we do not recount them here. We have jurisdiction under 29 U.S.C. § 1291, and we affirm.

We review for abuse of discretion the district court's denial of benefits under an ERISA plan that grants the administrator discretionary authority. *See Demer v. IBM Corp. LTD Plan*, 835 F.3d 893, 896 (9th Cir. 2016). Under this standard, we reverse only when we are convinced that "the reviewed decision lies beyond the pale of reasonable justification under the circumstances." *Est. of Diaz v. City of Anaheim*, 840 F.3d 592, 601 (9th Cir. 2016), *as amended* (Oct. 27, 2016) (internal quotation marks and citation omitted).

The district court did not abuse its discretion when it did not explain why its conclusion differed from that of the Social Security Administration ("SSA"). The district court, as requested by Jump, took judicial notice of the fact that the SSA awarded benefits. And although the district court did not delve into the actual reasoning behind the SSA's decision, this omission was not "beyond the pale of reasonable justification under the circumstances," as such an explanation was not required. *Id.* (internal quotation marks and citation omitted). Furthermore, even if the district court wanted to provide a more detailed explanation of why its decision differed from that of the SSA, it could not have; Jump never submitted the SSA's

award notice to the district court.[1]

Nor did the district court abuse its discretion when it did not remand the matter to the ERISA plan administrator. The SSA award notice was issued *after* Unum issued its final decision, so Unum also cannot be faulted for not considering it. *Cf. Salomaa v. Honda Long Term Disability Plan*, 642 F.3d 666, 679 (9th Cir. 2011) (finding that a plan administrator's failure to consider a copy of the SSA award issued *before* the administrator issued its final decision was an abuse of discretion).

AFFIRMED.

[1] We grant Jump's motion for judicial notice of the SSA award notice **(Dkt. No. 37)**. The award notice, however, also confirms that even if the district court had access to the document, it still could not have delved into the SSA's reasoning.