

**DELL**  
**DISABILITY**  
**LAWYERS**

[diAttorney.com](http://diAttorney.com)

# WHATEVER IT TAKES

Winning the fight for your disability benefits.



**THIS YEAR  
3,000,000 PEOPLE  
WILL APPLY FOR  
DISABILITY  
BENEFITS.<sup>(1)</sup>**

<sup>(1)</sup> STATISTICS FROM SSDI AND THE COUNCIL FOR DISABILITY AWARENESS DISABILITY INSURANCE



**MORE THAN HALF  
WILL BE DENIED.**

# WHAT DOES IT TAKE TO COLLECT BENEFITS?



It's no secret that insurance companies are in business to make money. Disability insurance companies are notorious for challenging, delaying, and denying claims for disability benefits. Since 1979, Dell Disability Lawyers has helped thousands of sick or injured individuals with their claims for disability insurance benefits. Led by managing partner Gregory Michael Dell, the attorneys of our disability income division focus on two goals: to enforce our client's contractual rights and obtain maximum disability benefits. We only represent claimants — never insurance companies — and we have the experience, skills, talent, nationwide reputation, and financial resources to go up against any insurance company.

**IT TAKES  
DELL DISABILITY LAWYERS.**

IT TAKES  
EXPERIENCE.

\$400,000,000



That's how much  
our clients  
have collected from  
insurance companies  
since 1979.

# IT TAKES TEAMWORK.



Two disability attorneys  
and one paralegal  
are assigned  
to every case.

Long-term  
disability cases  
are complex,  
and we want clients  
to have the benefit  
of counsel from  
several of our  
disability attorneys.

# IT TAKES EXPERTISE.



- Authors of a leading disability insurance law book.
- Selected by peers as Super Lawyers® and Best Lawyers® in the areas of insurance law and employee benefits.
- Founders and publishers of the following websites:  
[diAttorney.com](http://diAttorney.com)  
[DisabilityLawBlog.com](http://DisabilityLawBlog.com)  
[LongTermDisabilityBlog.com](http://LongTermDisabilityBlog.com)  
[DisabilityApplicationServices.com](http://DisabilityApplicationServices.com)  
[Facebook.com/diattorney](https://Facebook.com/diattorney)
- Producers and creators of Disability Law TV — a nationwide disability internet talk show.
- Created and offer Continuing Legal Education Courses on the topic of disability insurance claims, for lawyers and judges only.
- Appointed Vice-Chair of the American Bar Association Health and Disability Insurance Law Committee.
- Attend several disability insurance law conferences every year.
- Monitor all disability insurance companies on a daily basis and blog about their actions.
- Litigated against and taken depositions of employees and in-house physicians at every major disability insurance company. Several of these video depositions can be viewed at [diAttorney.com](http://diAttorney.com).
- Prosecuted a nationwide class action against one of the nation's largest disability insurance companies.

# IT TAKES A NATIONWIDE REPUTATION.

## FREQUENTLY QUOTED IN THE NATIONAL MEDIA

(THE NEW YORK TIMES, FORBES.COM, MSNBC.COM,  
TRIAL MAGAZINE, WALL STREET JOURNAL)

NUMEROUS  
DISABILITY  
INSURANCE  
ARTICLES  
PUBLISHED  
NATIONWIDE

MEMBERS OF THE  
DISABILITY INSURANCE  
LAW COMMITTEE  
OF THE AMERICAN  
BAR ASSOCIATION

NATIONALLY KNOWN BY  
EVERY MAJOR DISABILITY  
INSURANCE COMPANY

MEMBERS  
OF THE  
AMERICAN  
JUSTICE  
ASSOCIATION  
AS WELL AS  
NUMEROUS  
STATE BAR  
ASSOCIATIONS

REGULARLY  
INVITED TO LECTURE  
ON THE TOPIC OF  
DISABILITY  
INSURANCE LAW

# IT TAKES A STRATEGIC APPROACH.



Obtaining and maintaining approval of disability benefits on an ongoing basis requires strategic planning. From the moment you file for disability benefits, the insurance company is immediately calculating a predetermined statistical duration after which you should be able to “return to work” based on your sickness or injury. This strategy is nothing more than the company’s attempt to either deny benefits or stop paying as soon as possible.

Our firm relies on our experience of litigating claim denials and dissecting the internal claims handling processes of disability insurance companies to strengthen and protect our client’s claim. Through either litigation or ongoing claims handling, our attorneys are dealing with every major disability company on a daily basis. We anticipate all their tactics and have firsthand knowledge of their internal claims handling processes. This knowledge allows us to immediately identify any potential weakness in a disability claim and then advise our clients of a plan that must be followed in order to obtain the evidence necessary to satisfy the disability insurance company’s ongoing requirements.

# IT TAKES STRONG PHYSICIAN SUPPORT.



A claim for disability insurance benefits will never be approved without the support of at least one treating physician. “Physician support” means that your doctor will certify and document that you have restrictions and limitations that prevent you from working in either your occupation or any occupation. It is essential that your treating doctor **properly document** your medical records with your disabling conditions. Most doctors don’t have the time to generate detailed medical records and the insurance companies will routinely deny claims based upon insufficient support in a claimant’s medical records. Our attorneys constantly review your medical records and work with you and your treating physicians to obtain appropriate medical documentation in support of your disability.

# IT TAKES ATTENTION TO DETAIL.



Disability insurance companies are fickle. An approval of benefits today does not mean that benefits won't be denied tomorrow. Disability carriers continuously bombard claimants with requests for claimant's statements, attending physician statements, medical records, and financial documents such as tax returns. The disability company employees evaluate a claimant's eligibility for benefits on a monthly basis and they are trained to look for any inconsistencies or lack of information as a basis for claim denial. Due to the complex language in most disability policies, claimants are often confused about the things they can or cannot do in order to continue receiving benefits. Whether it's a claim denial, application, or continuance of claim, it is our job to protect our client's monthly benefits and prevent the insurance company from wrongfully denying or delaying benefits.

# IT TAKES HELP AT EVERY STAGE.

Initial Application for  
Short-Term or Long-Term Benefits

Monthly Claim Handling

Claim Denials:  
Appeals and Lawsuits

Lump-Sum Disability  
Policy Buyout



## Initial Application for Short-Term or Long-Term Benefits

The information provided in the initial disability benefits application submitted to the insurance company is the single most important aspect of filing a claim for disability benefits. An approval of disability benefits requires the submission of a detailed and medically supported application. Most applicants do not realize how closely insurance companies scrutinize and investigate each claim — or recognize that a gap or improper presentation of any required information could result in a claim denial. It is significantly advantageous for a claimant to consult with a disability attorney and formulate a plan of attack before any information is sent to the disability company.

Our lawyers have guided thousands of applicants through the application process, and we are familiar with the claims handling tactics of every major disability insurance company. Applications often contain vague questions that can either mislead a claimant's treating physician or bait a claimant into submitting incomplete information. It takes a coordinated effort between a claimant's treating physician, employer, and the claimant to gain approval of disability benefits. Our job is to place a claimant in the best position to secure long-term disability benefits.

## Monthly Claim Handling

Even after a claimant has been approved for benefits, insurance companies continue to review a claimant's eligibility and can stop paying benefits at any time. Most insurance companies require that claimants prove their continued eligibility by submitting monthly claim forms and Attending Physician Statements. Disability company claims examiners are trained to look for reasons to delay or deny benefits. They will jump on any opportunity to deny a claim, whether it is a mis-checked box on a claim form, late submission of paperwork, or claiming to have not received a requested document.

Not surprisingly, most claimants don't trust their disability insurance company. They prefer to level the playing field by having our law firm handle all aspects of their disability claim. We become the voice for the claimant and act as the exclusive point of contact with the insurance carrier, requiring all oral and written communications to come to our office only. This enables our clients to focus on their medical treatment and alleviate the anxiety caused by their disability company while we focus on making sure benefits are paid in a timely manner every month.

## Claim Denials: Appeals and Lawsuits

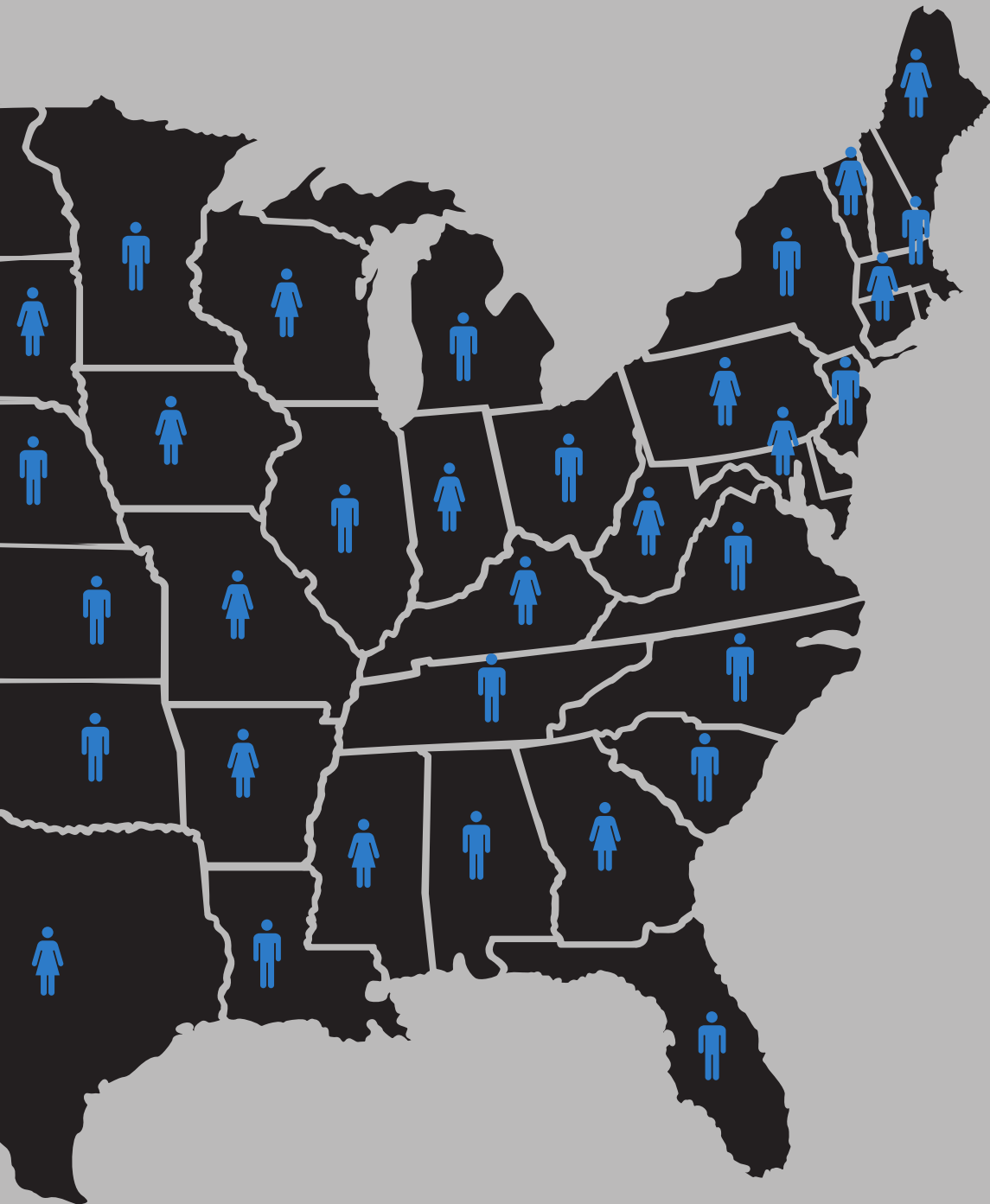
If your claim for long-term disability benefits has been denied, your options will vary depending on whether your claim is governed by ERISA. Our attorneys handle both ERISA and non-ERISA disability claim denials. ERISA is a pro-insurance company federal law that creates an uphill battle for claimants to obtain benefits that have been wrongfully denied. ERISA-governed policies require an administrative “ERISA appeal” before a lawsuit can be filed, and a claimant is not entitled to a jury trial. The “ERISA appeal” is a claimant’s ONLY opportunity to submit additional information in support of a denied claim. It is crucial that the appeal be skillfully drafted, and we work closely with our clients and treating physicians to ensure that appeals are submitted with an overwhelming amount of information and detail.

If an ERISA lawsuit is filed, a federal judge must decide if a disability company arbitrarily or unreasonably denied disability benefits based exclusively on information contained in the ERISA appeal record. Non-ERISA disability policies provide claimants with multiple legal options, including a voluntary appeal, Department of Insurance complaint, or immediate filing of a lawsuit. Our firm has litigated disability cases against every major disability insurance carrier in the country, and we are known for our relentless pursuit of our client’s disability benefits.

## Lump-Sum Disability Policy Buyout

Once an insurance company becomes obligated to pay a claimant monthly disability benefits, the company is losing money. In an effort to cut their losses, some disability insurance companies are interested in the opportunity to buy out an insured’s disability policy in one lump-sum payment. Through our negotiations of numerous lump-sum buyouts, we know that every disability company has its own methodology and formulas for determining the value of an insured’s policy. We work with our own actuarial experts to determine a maximum value of a claimant’s policy based on mortality factors, interest rates and life expectancy. While lump-sum buybacks are not recommended for everyone, we can advise you as to whether this might make sense for you, and if so, we will work to make sure you receive the maximum buyout possible.

# IT TAKES RESOURCES.



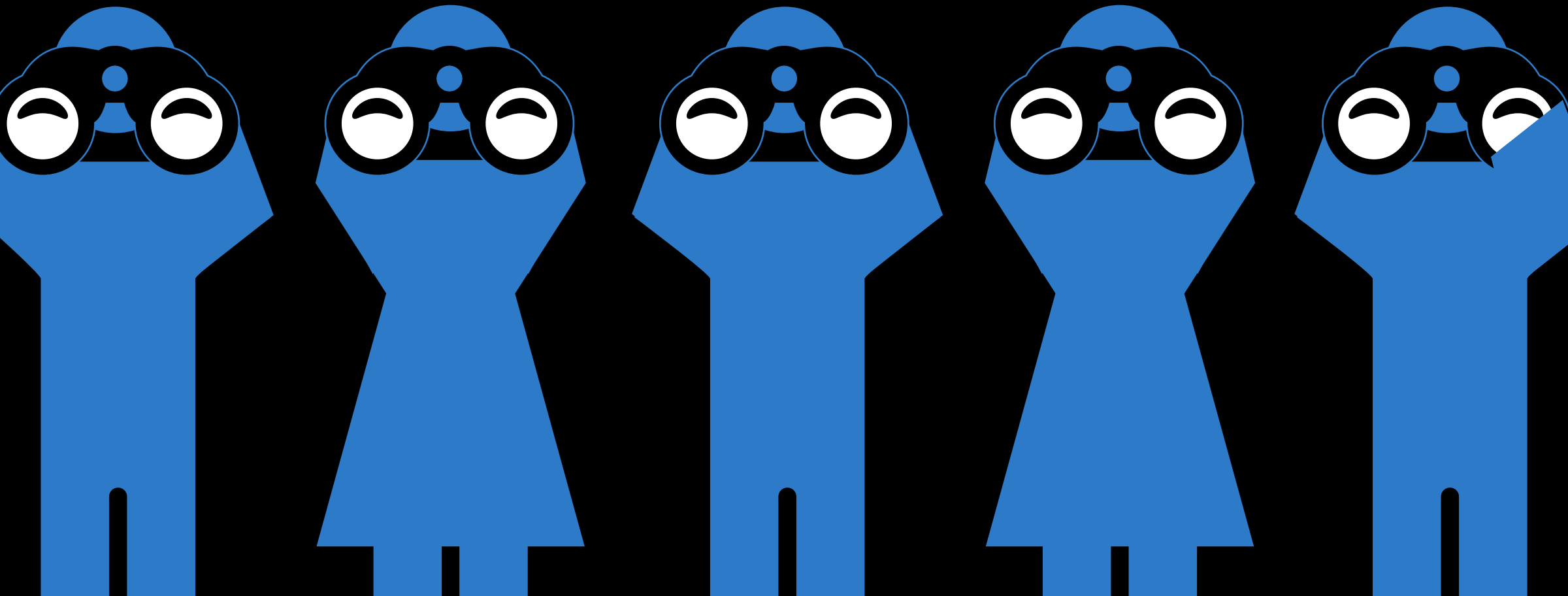
Disability insurance companies have billions of dollars, but over the years, we have developed our own resources and learned to fight fire with fire. Beyond our experienced attorneys, our resources include medical doctors, psychologists, nurses, therapists, accountants, vocational rehabilitation experts, former disability insurance company employees, and other insurance industry experts. We have represented disability claimants in every state and established a team of experienced disability attorneys throughout the country. In the event of a claim denial, we are prepared to immediately file a lawsuit in any state or federal court.

Our nationwide reach is enhanced by our use of new technology and new media to communicate with speed and efficiency. The Internet and email have changed the way law firms work — allowing our disability attorneys to see a client's entire file from any location. We have found that 99% of our clients prefer to communicate via telephone, email, fax, Skype or gotomeeting.com sessions — and they enjoy using our website, blog and Facebook page as other valuable, informative resources.

Our commitment to service is old-fashioned, but our information is up-to-date, and our use of technology is cutting edge.

# IT TAKES CONSISTENT MONITORING.

On a daily basis, we monitor the claims handling actions of every major disability insurance company. We track every lawsuit filed and every court decision issued nationwide related to disability insurance claims. We report and share this valuable information on our website by maintaining pages discussing each disability insurance company. We have created an online forum in which disability claimants nationwide can post comments or complaints about their disability company on our website. Our constant work with disability claimants allows us to anticipate and protect our clients from unreasonable claim denials. Visit the "Disability Insurance Companies" section of our website to learn more and watch our videos about your disability insurance company.



# IT TAKES RESEARCH & INFORMATION.



For any claimant, it is essential to prove that your medical condition is preventing you from performing your job or any gainful occupation. Therefore, it is important that the law firm you hire to represent you fully understands your medical condition. At Dell Disability Lawyers, we believe it is our responsibility to know all the medical diagnoses and testing available today for all of the major disabling conditions. Up-to-date knowledge requires constant vigilance given the rapid changes in the field of medicine. Our firm continuously monitors the latest medical research on disabling conditions as well as the latest disability benefit cases involving the major disabling conditions.

We post this research and information on our website, **diAttorney.com** and we urge you to visit our site to take advantage of the wealth of knowledge you will find.\* More than 25,000 people a month visit our site, and more than 36,000 people watch our disability videos each year. Even the insurance companies read our blogs daily!

\* Look for "Disabling Conditions" on the nav bar on the top of the page, then click on any condition to see current medical and legal information on more than 45 disabling conditions. We also suggest that you visit **diAttorney.com** to access additional information and resources.

# IT TAKES PASSION.

We know that the inability to work combined with delays and denials by insurance companies create financial hardships for individuals who are already struggling to cope with the pain of the injury or medical condition that stopped them from working in the first place. We also know that the financial hardship may not be limited to the claimant alone: many claimants are breadwinners, fathers, mothers, grandparents and caregivers — in other words, human beings whose medical and financial condition impacts the lives of loved ones. The attorneys at Dell Disability Lawyers work with disability claimants every day. The compassion we feel for your physical, emotional, and financial pain drives the passion we bring to the fight to secure your benefits.

# IT TAKES DELL DISABILITY LAWYERS.

The fact is, it not only takes all the qualifications described throughout these pages, it also takes passion, dedication, and persistence to stand up to large insurance companies and obtain the maximum benefits for claimants like you. Dell Disability Lawyers has what it takes, and we have built our reputation on our willingness to do whatever it takes within the bounds of the law to succeed.





Fighting for disability claimants nationwide

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