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Principal Insurance Company Overturns Denial of Long Term Disability Benefits For Attorney Suffering from Stage III Breast Cancer and Side Effects of Treatment

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Disability Attorneys dissected the disability denial and discovered all of the glaring inconsistencies between Principal's assertions in its denial letter and the actual documentation in the claim file.

Disability Insurance Lawyers Dell & Schaefer prevailed in an ERISA appeal filed on behalf of their client when [Principal Life Insurance Company](#) wrongfully denied her long term disability benefits. The claimant, an attorney, suffered from several medical issues which stemmed from the diagnosis and treatment of Stage III breast cancer including; severe fatigue, syncope, shortness of breath, inability to concentrate, severe anxiety, and depression all of which prevent her from performing the majority of material duties of her normal occupation as managing partner of a law firm.

According to Principal's denial letter, *"the Claimant has no physical complaints that would prevent her from returning to work as an attorney... The medical records do not document residual physical symptoms from your diagnosis of cancer or that the treatments you received for cancer would prevent you from returning to your occupation as an attorney."*

Quite the contrary is true, as stated by her treating physicians and universally documented throughout her medical records. The Claimant suffers from severe fatigue (requiring several naps throughout the day), syncope (frequent dizziness and fainting), inability to concentrate, shortness of breath, severe anxiety, panic attacks and depression. She feels dizzy when she goes from a sitting to standing position.

Her treating physicians have clearly stated that the Claimant is incapable of working due to severe fatigue (which is a side-effect of the Arimidex she is required to take for the rest of her life as well as the chemotherapy and radiation she received to treat her cancer), syncope, inability to concentrate, shortness of breath, severe anxiety, panic attacks and depression. She clearly could not go to work in an office setting as an attorney 40-50 hours a week.

Disability Attorneys Rachel Alters and Gregory Dell dissected the disability denial and discovered all of the glaring inconsistencies between Principal's assertions in its denial letter and the actual documentation in the claim file. Our disability lawyers attacked Principal's position, using Principal's own "evidence" against them, as well as supplementing the file with additional medical evidence in support of our clients continued disability and entitlement to long term disability insurance benefits.

Following submission of our disability appeal, Principal informed reversed their disability benefit denial as they determined that she was disabled and unable to perform the material duties of her occupation. Our law firm continues to [handle our client's disability claim on a monthly basis](#).

About the author: Rachel Alters is an attorney with the disability income division of Attorneys Dell & Schaefer. Attorneys Dell & Schaefer have assisted thousands of long-term disability claimants with their claims against every major disability insurance company. For a free consultation, please call 800-828-7583 or use our [contact page](#).

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Disability Insurance Attorney Rachel Alters



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