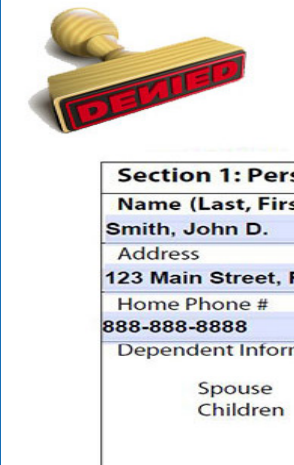




» Workers' Compensation » Social Security Disability » Long-Term Disability » Veterans' Benefits



Long Term Disability Claim Form

Section 1: Personal Information			
Name (Last, First, MI) - MUST ANSWER Smith, John D.		Employer - MUST ANSWER US Corporation	Group Report # 123456789
Address 123 Main Street, Pleasantville, HG, 00000		City Pleasantville, HG	State HG
Home Phone # 888-888-8888	Work Phone	Occupation	Marital Status <input checked="" type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other
Dependent Information:		Date of Birth (MM/DD/YY)	SS#
Spouse Name	Spouse Date of Birth	Spouse SS#	Spouse SS#
Children Name	Children Date of Birth	Children SS#	Children SS#
Tax Exemptions		Social Security # MUST ANSWER XXXXXXXX	

Long Term Disability: What you need to know

OUR ATTORNEYS

- » George Martin
- » Matthew L. Wilson
- » Joseph C. Huttemann
- » Alfred J. Carlson
- » John P. Dogum
- » Amit J. Shah
- » Leah Cilo
- » Joseph A. Conlan
- » Joseph D. Capitan
- » Lisa D. Eldridge
- » Frank J. Udinson
- » Andrew Yang
- » Joseph L. Ring
- » Aarthi Manohar
- » Kayla Kieszek
- » Robert DiSandro

Martin Law handles long term disability insurance cases in addition to workers' compensation, Social Security disability and veterans' disability matters. We have successfully represented clients in denied long term disability claims against various insurance companies. If your claim was initially approved and you are being paid benefits now: keep reading. It is highly likely that your claim will be denied in the future- most often during the first two years of disability. In this article, we will dissect the major key points of long term disability- your employer's group benefits plan, filing a long term disability claim, limitations and exclusions and what happens when you get denied.

If you are seeking to receive long term disability benefits, the first step is to find out if you have long term disability insurance

coverage through your employer's group benefit plan. It is possible that your employer has this as a part of their plan, and has automatically enrolled you when you paid the insurance premiums. Another option would be that you may have been required to elect long term disability as an optional coverage when you pay all of or some of the premiums. To learn if you have long term disability insurance coverage through your employers' group benefit plan, you can either reference the deductions listed on your most recent pay stubs or inquire with your employer's human resources department.

Second, you must know the deadlines to file. If you are unable to perform the duties of your job due to an illness or injury, you may be able to receive long term disability benefits.

LONG TERM DISABILITY CONTINUES ON PAGE 3 »

WORKPLACE SAFETY - DISTRACTED DRIVING

THIS IS THE FIFTH IN A SERIES ABOUT WORKPLACE SAFETY.

DISTRACTED DRIVING

#MartinStrong

At Martin Law, we routinely participate in National Awareness days. In May 2015 we put on purple for Lupus. In February 2016, we went Red for women to help raise awareness of heart disease, strokes and other illnesses that affect women.



Let's face it- we live in an era where technology has broken barriers in communication, allowing for constant and instant communication. Our phones are our new-found best friend. As long as it is by our side, we are never alone. Our phones travel with us to school, to the doctors, to a meeting; on the job and off the job.

Little do we know, or maybe we do know, that the split second looking down at your phone in the car is the split second that your world can turn upside down.

Distracted driving is a dangerously growing trend and is among the top reasons for deaths in car accidents. It is habitual. It's like we are programmed to text back, shoot a quick e-mail or make a call instantaneously, almost as if we are impatient beyond our control. It has become such a way of life that location is not a factor anymore. We will text, e-mail or call anywhere at any time regardless of the consequences. Other forms of distracted driving include grooming, eating or looking for something inside of your car.

Though tech-savvy teens and young adults are usually the target audience for any distracted driving campaign, it is important to note that adults are often guilty of distracted driving as well. Now more than ever, employees of all fields can be reached immediately either through their smart phone or tablet. Because our world has grown accustomed to this idea of always having a phone nearby, understandably most employees feel obligated or pressured to answer a quick work-related call or respond to an e-mail while operating a vehicle.

This begs the question- how do we stop a trend that is forever growing among all generations? According to the Centers for Disease Control and Prevention (CDC), each day in the United States, more than 9 people are killed and more than 1,153 people are injured in crashes that are reported to involve a distracted driver, (cdc.gov).

It is up to us to put this into perspective. Let's stop the numbers from growing. Don't be another statistic.

Tips for Avoiding Distracted Driving:

- Put aside your electronic devices and turn them off or on silent. Try storing them in a place in your car that you cannot see them, like your center console.
- Make sure that your children and/or pets are secure before you start driving.
- Finish dressing, grooming and eating before you get on the road.
- If you are drowsy, pull off of the road.
- If using GPS, type in your location before you start driving.
- If traveling on toll roads make sure your toll money, E-ZPass or similiar device is easily accessible.

Next time you get behind your wheel, ask yourself this: Do I really want to put myself in a position where I am held accountable for causing injury, grief or even death to myself or others? Do I want to bring that type of heartache into someone's house, into my family's life?

Let's stop distracted driving now. Don't keep doing it until it hits home.

Visit www.distraction.gov to take the pledge against distracted driving.



MARTIN
— LAW —

LONG TERM DISABILITY CONTINUED FROM PAGE 1 »

However, it is important to note that if you do not file a timely application, you may lose your right to file a claim. These benefits typically become payable after a 3 or 6 month waiting period and then pay a percentage of your pre-disability income (usually at a 50-70% benefit rate).

Next, you must be aware of the limitations and exclusions that may apply. Many policies can pay benefits up to age 65 or until one's full retirement age, but every policy has its own rules and regulations. Long term disability benefit payments are almost always reduced by other income benefits such as workers' compensation, Social Security disability and possibly retirement benefit income. Although these income benefits are taken into consideration, it is wise to file timely claims for all benefits you may be eligible to receive. If one type of benefit is wrongfully denied, your other benefits may increase as a result or act as safety nets to avoid a total loss of income.

Lastly, it is crucial to discuss what happens when you get denied. Unfortunately, it is common for insurance companies to wrongfully deny applications and refuse payment of long term disability benefits. A very common time for the insurance company to terminate a claim is after the first 24 months of benefits have been paid, due to your inability to perform your current

occupation. After two years, most policies change the definition of disability to consider any occupation you may be able to perform. Most often, you will have 180 days to file an appeal and must do so prior to filing a lawsuit.

We highly recommend that you hire an attorney to develop your appeal. You should not attempt to do this on your own. Do not trust the insurance company representative who tells you to "just write a letter." Sending only an appeal letter is rarely, if ever, enough. If you file an appeal on your own without legal representation you may damage the value of your claim and prevent necessary evidence from being admissible during litigation if a lawsuit is necessary.

Martin Law can help you appeal your denied long term disability claim or possibly sue the insurance company if your appeal is denied. If your appeal is wrongfully denied, your only remaining legal option may be to file a lawsuit in a court of law. Please call Martin Law for a free consultation if you are experiencing problems, if your long term disability claim was denied, if your claim that is being paid now is denied in the future or if you have questions.

AUTHORED BY JOSEPH CAPITAN, ESQ. SOCIAL SECURITY AND LONG TERM DISABILITY ASSOCIATE.

Our New Campaign

In January 2016, we launched our new campaign - For the workers. For the past 35 years we have represented the hardworking Pennsylvanian worker and we wanted to show our respect for our past, present and future clients. Our campaign showcases everyday workers in their job. The people portrayed are not actors, but instead the everyday working person at their own job. We are proud to be able to help the everyday Pennsylvania citizen in their time of need.



Some of the staff and attorneys who donated blood at the January blood drive held in our building.

If there is a charitable organization that you would like Martin Law's Give Back Committee to look into supporting please send an e-mail to info@paworkinjury.com. Please include a brief description of the charity and the best way for us to reach out to them.

COMMUNITY SUPPORT

At Martin Law, community support is one of our core values. For the fourth year in a row, "Martin Law Gives Back," continues to choose a community organization to support through various donations and volunteering.

» In September, we raised money for the 6th Annual Save the Mums & Mutts. This fund raiser helps raise money for the Philadelphia Mummies and Treetop Animal Rescue.

» In October, we participated in the two awareness walks at the Please Touch Museum; Making Strides against Breast Cancer and the Lupus Loop.

» Throughout November and December, we collected toys for our 3rd Annual CHOP Toy Drive.

» In January, we held our semi-annual blood drive. January is National Blood Donor Month and we hold a blood drive every year in support of the American Red Cross.

» In February, we raised money for the Rhawnhurst Turning Point's Bowling Fundraiser. Rhawnhurst Turning Point works to improve the lives of the youth and young adults in the community by providing them a safe environment to learn, grow and serve .

**MARTIN
— LAW —**

MARTIN LAW

THE LAW FIRM FOR WORKERS

1818 Market Street, 35th Floor, Philadelphia, PA 19103-3636



IN THIS ISSUE:

Long Term Disability	P.1
Martin Strong: Go Red	P.2
Workplace Safety	P.2
New Campaign	P.3
Martin Law Gives Back	P.3
Top Workplace 2016	P.4

MARTIN LAW NAMED A 2016 TOP WORKPLACE!



Founding Partner, George Martin, and HR Manager, Tanya Rapone, accepting the Top Workplace Award at the Ceremony on March 16, 2016.

On March 20th, Philly.com recognized the Top Workplaces in the Philadelphia region. These businesses are chosen based solely on anonymous surveys completed by their employees.

The numbers are in, and we are proud to announce that we have once again been named a Top Workplace among small businesses (fewer than 150 employees). We have now received this title for four years!

Our employees are the fuel and driving force behind Martin Law, and we are forever grateful to them. We are firm believers in a positive work environment and making sure our employees are happy to come to work every day. Together, we will always be a team, and together, we will always be #MartinStrong.

It is not only the environment at Martin Law that makes it a Top Workplace, but also the rewarding work we do by helping our clients and giving back to the community!

Below are just some of the things our team had to say about working at Martin Law:

- *“Working one on one with clients and being able to settle their worries. There is nothing more rewarding than a person telling you that you made them feel better.”*
- *“It makes me proud to be part of a team that helps the community, sponsors fundraisers, and gives back.”*
- *“The philanthropic work that our office does for others and the community.”*