

# How Can a Lawyer Help with ERISA Claims?

If you're filing a long-term disability (LTD) claim through your employer-provided insurance, you've likely come across the term **ERISA**—the **Employee Retirement Income Security Act of 1974**. ERISA is a federal law that governs most employer-sponsored disability insurance plans, setting strict rules for how claims must be processed and appealed. Unfortunately, these regulations often favor insurance companies, making it challenging for claimants to secure the benefits they deserve.

## Why Are ERISA Claims So Complicated?

ERISA establishes specific procedures and deadlines for filing and appealing LTD claims. If your claim is denied, you have limited time to file an appeal, and failing to follow the correct process could permanently bar you from receiving benefits. Additionally, ERISA cases are typically decided based on the administrative record—meaning you must submit all supporting evidence during the claims and appeals process, as you won't get another chance to present new information in court.

## How Can a Lawyer Help with Your ERISA Claim?

Given the complexities of ERISA claims, having an experienced lawyer on your side can significantly improve your chances of success. A lawyer can help by:

□ **Deciphering ERISA's Complex Rules** – ERISA regulations are strict, and missing a deadline or failing to submit the right documents can derail your claim. A lawyer ensures you follow all necessary steps and comply with the law.

□ **Gathering Strong Medical and Legal Evidence** – Since ERISA cases are decided based on the administrative record, it's crucial to submit thorough medical evidence, doctor statements, vocational expert reports, and other documentation upfront. A lawyer will help compile and present the strongest possible case.

□ **Navigating the Appeals Process** – If your LTD claim is denied, an attorney will carefully review the denial letter, identify weaknesses in the insurer's reasoning, and craft a compelling appeal to challenge the decision.

□ **Protecting Your Rights in Court** – If your claim is still denied after the administrative appeal, you may have the right to file a lawsuit. ERISA lawsuits are typically decided by a judge without a jury, and the court often defers to the insurance company's decision. An experienced attorney can argue your case effectively and fight for the benefits you deserve.

## **Don't Navigate ERISA Alone—We Can Help**

ERISA claims are notoriously complex, and insurance companies take advantage of claimants who don't fully understand their rights. Whether you're filing an initial LTD claim, appealing a denial, or considering legal action, having a knowledgeable

lawyer in your corner can make all the difference.

If you need help with your ERISA long-term disability claim, **contact us today for a free consultation.** We'll guide you through the process and fight to secure the benefits you're entitled to.