

LAUGH!

Why's it hard to buy a new boomerang?

The old one keeps coming back.



IN PERSON (cont. from page 1)

been a mistake but when he appealed on his own his claim was denied for a second time. Francois saw a Share Lawyers ad on TV and called for a consultation. He didn't live too far from the office but was pleasantly surprised to learn that he would be able to work with Share Lawyers from the comfort of his own home. After the telephone consultation, the Share Lawyers team gathered all the medical information about Francois they could that were specific to his current situation. This would help substantiate his claim.

Share Lawyers won Francois' case, and not only got him his benefits going back to when the insurance company had cut him off, but also secured benefits into the future to allow him the time that he needs to heal. Francois is thinking about what he might be able to do in the future. He was very happy with his experience with Share Lawyers and often refers friends and acquaintances in his veterans support group.

[All names and identifying details have been changed to protect the confidentiality of all involved.]

ASK A LAWYER



Q: I am a veteran that's been diagnosed with PTSD. My symptoms have made it impossible for me to do my job, but I have heard that it's difficult to get approved for long-term disability. Is this true?

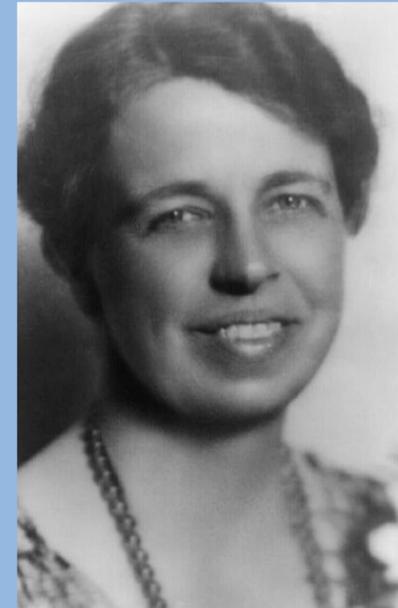
A: Post Traumatic Stress Disorder (PTSD) falls into the broad category of conditions that are sometimes described as "invisible disabilities". They are "invisible" because objective medical testing does not provide proof of the illness, symptoms or disabling condition. An X-ray, CT Scan, MRI or other medical testing generally will not provide any explanation for the symptoms you may be suffering with as part of the PTSD diagnosis. As claims for Long Term Disability are generally scrutinized extensively, being approved may well be difficult. If you have strong medical support and your claim is denied you should not hesitate to contact an experienced disability lawyer to assess your chances of proceeding with your claim and successfully getting the benefits you deserve.

Q: The insurance company says that I am not seeking treatment for my PTSD, so they do not have to pay me. My doctor told me he has done all he can. Where does this leave me?

A: If conventional medicine suggests that no further active treatment will help you to overcome your PTSD symptoms, then you do not have to do more than what your own physicians can offer you in that regard. If your doctors feel that there is some medication that you ought to take, and you do not take it, then that could be construed as failure to be in active treatment. Legally, if the only treatment your health-care providers suggest is taking medication, and you are doing so, that should be enough to establish compliance with conventional medical treatment. If you cannot follow the recommendations of your doctors because, for instance, the drugs make you feel worse, then you must explore this with them so that they support your decision not to take the customary medications. In those circumstances, you should explore alternative therapies so that no insurer can say that you are doing nothing to overcome your disability.

INSPIRATION

"You must do the things you think you cannot do"



- Eleanor Roosevelt



DID YOU KNOW?



PTSD Treatments and Disability Claims

Post-Traumatic Stress Disorder (PTSD) is a serious condition that develops in a person after they experience or witness a traumatic event. Unfortunately, this is something that many veterans of the Canadian Armed Forces deal with regularly. Some of our clients who are suffering from PTSD have heard back from the insurance company that their symptoms or treatment choices are not real and so they their disability claim is denied.

PTSD treatments like psychotherapy and medication have been combined in order to help victims address and improve their symptoms. Some types of psychotherapy treatment, include:

Cognitive Therapy: a 'talk therapy' which helps victims recognize cognitive patterns that are keeping them stuck. This directly aims to change the negative or inaccurate ways people suffering from PTSD perceive normal situations.
Exposure Therapy: This is often used in conjunction with exposure therapy and allows victims to safely face trigger situations so as to better cope with it. One approach to exposure therapy is virtual reality.

Eye movement desensitization and reprocessing (EMDR): EMDR combines exposure therapy and guided eye movements, allowing victims to process traumatic memories and change how they would usually react to those memories.

Some other options for treatment include:

Medications that have been used to improve symptoms of PTSD include antidepressants, anti-anxiety medications and medications used to treat insomnia and recurrent nightmares. Virtual Reality is being increasingly considered as an alternative treatment to PTSD. By integrating real-time computer graphics, body tracking devices, visual displays, and other sensory input devices, a person can be immersed in a computer-generated virtual environment. Virtual Reality Exposure (VRE) can allow veterans to re-live trigger situations in a safe, virtual environment.

It is very important to have your doctor's support as you try different treatments. Document what is or isn't working with your medical professional to increase your chances of demonstrating your disability to the insurance company.

REFER A FRIEND

When you refer a friend you make a real difference

Share Lawyers is a leading Toronto law firm that specializes in insurance disputes in Ontario. Following an accident or illness, Share Lawyers helps people to get the support they need and deserve.

Please recommend Share Lawyers to your family and friends with long-term disabilities who struggle with private or group insurance claims.



YOU SAID IT!

Comments from Actual Clients

"Everyone at Share Lawyers gave helpful answers when I called. I was very happy with the settlement and keep up the good work."

- Felix S

"My deepest appreciation for handling this matter and the outcome."

- Wally P.

COMMUNITY DONATION PROGRAM:

The Share Lawyers Community Donation Program honours clients who refer friends or family to Share Lawyers with the case accepted and client served.

Cindy M.
Jason B.
Linda S.
Jennifer B.
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Glenn C.
Stanley G.

A donation will be made in your name to the Canadian Armed Forces.



Wishing you and your family a very happy and safe holiday season from the Share Lawyers team!



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