



PERSPECTIVES

ONTARIO'S LEADING DISABILITY INSURANCE LAWYERS

IN PERSON

Unable to Work with Diabetes: Wei's Story

For several months, Wei experienced some unusual symptoms that he could not explain. The 42-year-old shipper receiver had been working for the same company for over seven years and had been energetic and active during that time. This made it all the more strange when he found that he had extreme fatigue and numbness in his toes. It was after several weeks of experiencing these symptoms that he realized he had the same bruises on his arms and legs for many weeks.



Wei was having trouble controlling his symptoms.

He decided to make an appointment to see his family doctor. His doctor did a full check up and ran blood work for Wei. After obtaining the results from Wei's blood test, the doctor informed Wei that his blood sugar level was extremely high, and he was diagnosed with Type 2 Diabetes. He immediately began taking insulin to control his symptoms.

Wei was devastated by his diagnosis. He tried to follow his doctor's advice and recommendations, but he was finding it challenging to keep his blood sugar levels under control and suffered frequent diabetic episodes. He struggled at work, as his employer kept changing Wei's schedule, and Wei found himself working many late night and weekend shifts. Often Wei would have to call in sick or leave after half a shift because of the constant pain in his feet. He also found that when he was at work he could not control what he was eating and how often he could take a break - he had not been able to monitor his blood sugar as regularly as he was supposed to. He was exhausted, in pain and on the verge of being fired for not performing his job properly.



YOU SAID IT:

Thank you for giving me hope at reasoning with a HUGE insurance company.

- Landeep

FREE DISABILITY BOOKLET

Call (416) 488-9000 for your free copy of Disability Benefits Denied: What To Do When The Insurance Company Denies Your Disability Claim.

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INSPIRATION



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+ PLUS

REFER A FRIEND
LAUGH

IN PERSON (cont. from page 1)

In addition to the stress Wei was experiencing due to his difficult schedule and symptoms, he was also stressed by the lack of sympathy he was receiving from his employers. After Wei visited an Endocrinologist to help get his symptoms under control, the doctor recommended that Wei take some time off work. Even though both his family doctor and the specialist were supportive, Wei's application for Short Term Disability benefits was denied. He was told that diabetes was not recognized as a disability and that he did not meet the definition of disability as stated by the insurance company.

Wei did not know where to turn. His family grew more and more concerned, especially when they saw that Wei's anxiety levels were increasing and he was having trouble sleeping.

Soon after, Wei found out about Share Lawyers from his brother, who had come across the firm through his social network on Facebook. Wei called Share Lawyers and when they learned that the Short Term and Long Term benefits were with the same company, they said they could start helping Wei to fight for his benefits immediately. Wei made an appointment to meet for a free consultation. Share Lawyers made sure that Wei saw additional specialists to substantiate the reasons that Wei could not work as a shipper receiver. The specialists informed Wei that different patients react differently to treatments and that managing diabetes is not always as simple as going on insulin.

Share Lawyers supported Wei throughout his case and his claim succeeded. Now, Wei is experimenting with other treatment plans and is hopeful about his ability to thrive in the future.

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



ASK A LAWYER

Q: What is a pre-existing condition?

A: A pre-existing condition is a term used by insurance companies to describe a medical condition that existed prior to your disability insurance coverage. For example, if you started at your job six months ago and now find that you cannot do your job because of asthma or diabetes, your insurance company may argue that your asthma or diabetes existed prior to your coverage and attempt to deny your claim. If your claim has been denied because of a pre-existing condition, you should contact an experienced lawyer.

Q: : I've had diabetes for 10 years. It has progressed since I got disability insurance. Can I make a disability claim even though the condition is not new?

A: If you have been covered by your disability policy for an extended time, then your claim cannot usually be declined because it was a pre-existing condition. If you have only had disability coverage for a short time (e.g. less than one year), then any claim would usually be reviewed to determine whether it can be denied based on the exclusion clause for pre-existing conditions, which is part of most long-term disability policies.

Always #AskALawyer
if you have any questions!

LAUGH!

What did the Buddhist ask the hot dog vendor?

"Make me one with everything."

INSPIRATION

"Never doubt that a small group of thoughtful committed citizens can change the world. Indeed, it is the only thing that ever has."

- Margaret Mead



"Nothing can dim the light which shines from within."

- Maya Angelou



DID YOU KNOW?

Usually when we think about diabetes, Type 1 and Type 2 Diabetes come to mind.

From the Canadian Diabetes Association:

Type 1 Diabetes occurs when the pancreas produces very little or no insulin and it occurs in about 5-10% of cases. Type 2 Diabetes occurs when the pancreas produces very little insulin or the body cannot use the insulin that the pancreas is producing. Type 2 Diabetes is more prevalent than Type 1 Diabetes. A third type of diabetes is Gestational Diabetes.¹ Gestational Diabetes occurs during pregnancy and refers to the body's difficulty with producing enough insulin during this time. Women with gestational diabetes are also at greater risk of developing Type 2 Diabetes later in life.²

Some of the common symptoms of diabetes include, but are not limited to, increased thirst, frequent urination, extreme fatigue, and blurred vision.³ There are risks associated with a diabetes diagnosis, such as nerve damage, kidney disease, and eye damage. Anxiety and depression are also potential complications that can come with a diagnosis.⁴ Diabetes is a serious chronic disease and

as such it should be taken very seriously. Prior to being diagnosed with Type 2 Diabetes, some people may receive an early warning through Prediabetes, where blood sugar levels are higher than normal but are not high enough to meet a Type 2 Diabetes diagnosis.⁵ Having Prediabetes does not mean that Type 2 Diabetes is inevitable. It is possible that managing your blood sugar levels and making lifestyle changes can help you to avoid a diabetes diagnosis.⁶



The Canadian Diabetes Association list the following elements when it comes to managing diabetes: education, physical activity, nutrition, weight management, medication, lifestyle management, and blood pressure. By learning more about diabetes and how to manage the disease, the quality of life of those living with diabetes can improve and ...

All quotations from the Canadian Diabetes Association.

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

"Thank you for all the advice, for keeping in touch throughout the process and giving me hope at reasoning with a HUGE insurance company. I am just a number to the insurance company, but was NEVER treated as a number, or as a case file, by anyone at Share Lawyers."

- Landeep M.

"Words cannot express how thankful I am for you and your team. The professionalism, respect, and consideration I was shown throughout the entire litigation process has been truly appreciated. Thank you SO much!

- Melissa C.

"I was very pleased with the courtesy and professionalism which I was shown. All aspects of my case were clearly explained. Telephone calls were returned promptly, and my questions were answered courteously."

- Idris J.

"Working along with Share Lawyers was positive. It was made clear from the start that my case would have a great outcome which made me feel confident. Also, I was kept updated through letters, phone calls and meetings. The staff always returned phone calls and made it clear to never hesitate should I have any questions or concerns."

- Alistair O.

DO YOU HAVE A CASE?

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(416) 488-9000
1-888-777-1109

legal@sharelawyers.com
www.ShareLawyers.com

3442 Yonge Street, Toronto, ON M4N 2M9



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