



A Monthly Publication of BENGGLASSLAW
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Leave Like No One Else

By Tammy Hinline



*Ben has a saying he likes: "Show up like no one else!" He talks about it in his book, **Play Left Fullback**, where he retells a story from his youth about trying out for a travel soccer team. It's about showing up in a different way than all of your peers so you stand out from the competition and get noticed. (You'll have to ask for a copy of the book to get the full story.) He likes to give this advice to anyone—young or old—looking to excel in their schooling and careers.*

Today I'd like to add to that. Not only should you show up like no one else, but you should also leave like no one else. By that, I mean giving your all not only when you're beginning something but also when you're finishing. How many of us are guilty of losing motivation and slowing down when we transition from one big thing to the next? You might recognize this problem as "senioritis" when high schoolers have their college acceptance letters in hand and their grades suddenly drop. In the military, we called it "dropping your pack" because you already had your assignment to the next duty station. So, why work hard where you are when there's no incentive anymore, and you're already moving on to the next thing?

Law firms, small businesses, and humans, in general, may all suffer from this problem. Have you ever had a coworker who's accepted a new position somewhere else and now can't be relied on to meet their final deadlines or train their replacement? Have you ever had a relationship end, and the person you once thought you knew has totally changed and won't take care

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BGL Insider: “Can You Just Tell the Insurance Company That You Represent Me?”

and explain that her claim had been denied because the insurance company said she could work a sedentary job. If they disagree with that, see if they will continue to support her claim.

- Since she had been approved for social security disability benefits (SSDI), she could also **request her SSDI file** from the Social Security Administration to see if there are any medical/vocational reviews in there that might help support her claim with the disability insurance company.
- She should **request her claim file from the insurance company**, too. The denial letter said they “found” sedentary jobs she could do, so there should be a report in her file explaining how they “found” these jobs.
- She did owe the overpayment money, so she should contact the insurance company before the deadline they gave her and ask if she could repay that in installments.

We said that if she gets these three things, we’d review them for free:

- A letter from her doctor expressing support for her claim and briefly explaining why she can’t work a sedentary job.
- Her SSA file, so we could look for a medical report.
- The “jobs we found for you” report from her insurance company claim file.

We make this offer a lot. For us, it’s a way to get the information we need to fully investigate a valid claim without asking potential clients to pay for a review, only to hear that we are unable to represent them after we know all the facts of the case.

In this case, though, our potential client told us that she knew her doctors would not support her claim, because they thought she probably could return to work at a less physically demanding job.

Then came **“the ask.”** She wanted to know whether we could send a letter to the insurance company anyway, telling them that we represent her and we’re working on her appeal, asking for more time for her to repay the money she owed. She would gladly pay us for that letter.

We said no.

Not because we didn’t want to help, and not because we didn’t think she should ask for more time to repay what she owed them.



We said no for you. You’re the next client to call, or the one after that. You’re the one whose doctor does support your claim and has tried to explain why to the insurance company, only to have their letters ignored because they were not “new medical information” or some such nonsense.

We said no to the “just say you represent me” letter because anecdotally, we believe **insurance companies know us.** They know we file more appeals and lawsuits than any other firm in Virginia. When they see a letter on our letterhead, they know we mean business.

We are able to offer free denial letter reviews because we only accept cases where we think we can build a strong enough case to convince the insurance company they were wrong, and **we are very successful** in doing that.

When we say, “we represent this person,” insurance companies know that we think they have denied a valid claim.

That’s not a reputation we intend to risk just to get paid to write a letter saying “we represent” a client who knows she does not have a valid claim.

We said “No” to her, so we can potentially say “Yes” to you. The offer still stands:

We’ll review any insurance company letter for free. We’ll tell you what we think is happening with your claim and what we see as the next steps. If we can represent you, we’ll tell you our plan for moving forward. If we can’t, we’ll let you know why. If we need more information, we’ll tell you exactly what we need to make a decision about your case.

Give us a call at 703-591-9829 to get started or email your denial letter to disability@benglasslaw.com. We’ll have a few questions about your job and your disability, and then we’ll review your letter to see whether we can help you.

Believe me...we want to say yes! ■

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Leave Like No One Else

of the kids like they once used to? Have you ever had to clean out a drawer full of half-eaten candy canes when your Sergeant deployed? (Sorry guys, that was me.)

The problem is that when you get senioritis, or drop your pack, or whatever you call it—other people have to pick up that slack. The rest of the team in your group project must finish your portion. Your coworkers must take on extra work that was supposed to be your responsibility.

The people you once liked are now burdened with what you think is no longer worth your time. I've been fortunate that at Ben Glass Law, we've had great team members who, when they eventually move on to other things in their lives, they work hard until their last day. They dot their I's and cross their T's. They make sure the rest of the team has all the information they need to keep their work going and their clients happy. Because they know that we all work together towards a common goal, and just because you're entering a new stage in your life doesn't mean you have to leave a path of destruction in your wake. **The way someone leaves garners a lot of respect from me.**

So this month, do some introspection on how you leave. We all quit things, or finish things, or move on from things. But you don't finish a marathon by slowing down. When you see that finish line, you put every last ounce of energy into your legs and give it everything you've got left inside until it burns. Then you grab a bagel and high-five a bunch of strangers. I encourage you to do that with everything you finish. ■

When you see the finish line, give it everything you've got!

BGL's Best Bites:



EASY SUMMERTIME COUSCOUS SALAD

By Nadia Iacoletti (BGL Intern)

This is for my mom's couscous salad that is a staple at all of our barbecues.

Ingredients:

- 2 cups couscous cooked according to package directions
- 2 cups canned Garbanzo beans
- 1 cup halved grape tomatoes
- 1 bunch finely chopped scallions
- 1 tsp lemon zest
- 2 Tbsp lemon juice
- 2 Tbsp extra virgin olive oil
- 2 Tbsp finely chopped flat-leaf parsley
- 2 Tbsp finely chopped mint leaves
- 1/2 cup finely chopped red bell pepper
- 2 Tbsp finely chopped Kalamata olives.
- 1/2 tsp cumin powder
- 1/4 tsp chili powder
- Salt to taste

Directions:

- 1 Mix all ingredients in a large bowl
- 2 Let salad sit for an hour in the refrigerator
- 3 Enjoy at your next barbecue or potluck! ■

Reminder About Our Firm's Communication Policy

Our promise to you is that while we are working on your case, we don't take inbound phone calls, faxes or emails. Ben Glass takes no inbound unscheduled phone calls whatsoever. It makes him much more productive and helps get your case resolved faster. You can always call the office at 703-544-7876 and schedule an in-person or phone appointment, usually within 24-48 hours. This is a lot better than the endless game of "phone tag" played by most businesses today. Remember, too, that email is "quick," but is checked no more than twice a day. Replies are then scheduled into the calendar. So if it's really important, don't email—call the office instead.

This publication is intended to educate the general public about personal injury, ERISA disability, and small business issues. It is not intended to be legal advice. Every case is different. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.



HOW TO CHOOSE A TRAVEL SPORTS CLUB OR TEAM FOR YOUR CHILD



As the father of nine with a long history in youth sports (including winning a youth soccer national championship when I was 18 and being a youth sports soccer referee for almost 50 years), I am often asked about “travel” sports and “travel” soccer, in particular.

Here are my views. You can take them to the bank.

Having your child participate at this higher level of competition is a good thing only if this one major criteria can be fulfilled:

They enjoy it overall.

Sure, sometimes a particular practice or game will be hard, and sometimes the child may feel that they are not getting adequate playing time. At the end of each season, though, can your child tell you that the experience was, overall, enjoyable? Even today, I asked myself this question at the end of every refereeing season, “Did I really enjoy being involved in going out there the last 8-10 weeks?” Notice that it did not ask whether you enjoyed it. Playing travel sports is not about you. Your ego should be set aside. However, know that when you commit to playing travel sports, you are committing a lot of your own time, energy, and money to your child. Go in with eyes wide open.

How do you choose a team or club for your child to join?

The most important criteria for choosing a travel

team to join is knowing the adults who are going to be interacting with your child. The “success” of any particular club or any particular team inside of our club is meaningless if the adults involved in coaching your child are not great role models.

The culture of any particular team comes from the coaching staff. The way the players grow is almost totally dependent upon the attitude of the coaches. Coaches who demean players or referees/umpires need to be drummed out of youth sports. They are poison. They are teaching your child that adversity is to be met with a “blame others” attitude. You would never send your child to a school where the teacher stood up in front of the classroom and taught the children that the first response to adversity was not to look at what they could’ve done differently or better but to blame someone else.

As the parent, your highest responsibility in youth sports is to not participate with clubs for teams that employ adults who will be horrible role models for your child. Until enough parents “just say no” to this, adults will continue to develop our children into adults who are not capable of coping with the real world.

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Inside The Mind of Ben Glass

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How to Choose a Travel Sports Club or Team for Your Child

This is not to say that we do not expect coaches to push and motivate players beyond where the players think they can go. This is what great coaches do. But you, mom and dad, have to be vigilant watchdogs, and you have to be brave enough to stand up and say, “This just isn’t right”, or I guarantee that your child will be negatively influenced, and your child will have challenges as they go on to the bigger and harder things in life.

Trust me on this. Once again, I’m right. ■

WHAT WOULD BEN SAY

Here are my thoughts for the month:

- **FORMER PRESIDENT TRUMP’S LAWSUIT AGAINST TWITTER IS JUST PLAIN STUPID.**
I know that not by just reading the headlines but by taking the time to read the Complaint itself. Private companies don’t promise anyone free speech—they’re not obligated to do so under any legal theory. The First Amendment, says “Congress shall make no law... abridging the freedom of speech...” This is American Government 101 stuff. Beyond Trump, though, the really sad part is that so many politicians on both sides don’t seem to understand this at all. That is truly scary. They all seem willing to use the force of government to slam the hammer on innovative technology companies who do have a large media voice. The “answer” that companies don’t like is when you compete with them. Do the hard work. Most politicians are just lazy.
- **SPEAKING OF LEGAL OPINIONS,** the entire official opinion of the Pennsylvania court that let Bill Cosby out of jail is worth a read. Don’t stop at the headlines of the newspapers. This was not “getting out on a technicality.” This was lawyers doing a really good job of holding the government accountable. The opinion is easy to find on the internet, and I recommend it to you as a real-world course on the limits of governmental power and a round of applause for those who stand up to the abuse of power by government officials.
- **MY KIND OF GUY:** There is a physician in North Port, Florida, who has developed a very cool “direct primary care medical practice”. His patients pay \$75 a month for an adult, \$30 per month for the first child, \$15 a month for each additional child. After that, nothing is owed for services provided in the office—no health insurance necessary. He has basically eliminated the insurance middleman for primary care. Then he went a step further: he spoke to other specialists in his community and asked them, “If I send you

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What I’m Reading Now

- **Multipliers: How the Best Leaders Make Everyone Smarter** by Liz Wiseman. This book is on my annual re-read list.
- **Ding Dong! Avon Calling! The Women and Men of Avon Products, Incorporated** by Katina Manko. A book about women, entrepreneurship, and a great direct sales company that started in 1886.
- **Catching the Wolf of Wall Street** by Jordan Belfort. A beach read I found at a used bookstore. The movie was interesting, so I’m expecting the book to be great.
- **The President is Missing** by Bill Clinton & James Patterson. Another used bookstore book read. Almost 500 pages that will take me maybe two days to read on vacation! ■

INSIDE THE MIND OF

BRIAN GLASS



SUCCESS Cheers for SUCCESS

No sooner than Richard Branson's ship had landed safely back on Earth did the headlines and "mean tweets" start declaring that it was unfair, wrong, or immoral to spend so much money on space travel (a ticket on Virgin Galactic's ship apparently costs somewhere in the neighborhood of \$250,000) when we still had hunger and poverty on Earth. So then, 120,000 keyboard warriors without anything better to do have signed a petition to "make Jeff Bezos stay in space" when his ship takes flight.

They're setting aside for a minute that this is the best time in the history of the world to be a human being at any socio-economic strata. The economic waste committed by the federal government is far greater than anything the "ultra-rich" are doing. Branson and Bezos have each created thousands of jobs out of thin air, and they have each committed to giving away billions of dollars to charity; **some people just can't be happy watching the success of others.**

Meanwhile, space race competitor **Elon Musk** showed up in Richard Branson's kitchen at 3 a.m. on the morning of the flight to congratulate Branson on his success.

Scott Jurek, the only runner to win the Western States seven years in a row, brings his sleeping bag to the finish line of every ultramarathon he runs so that he can congratulate each finisher.

The fittest guy in most CrossFit gyms cheers for the last finisher and offers tips and suggestions because he knows that more competition is what will ultimately drive him to be better.

Successful people want more competition and are legitimately happy when other people succeed. Unsuccessful people are not. ■

BESTS OF THE MONTH

What I'm Reading

I haven't read fiction in a while and got a little hooked on Madeline Miller's re-telling of Greek myths while at the beach. I recommend **Circe** (the story of the Odyssey from the perspective of a witch) and **A Song of Achilles** (Homer's Iliad from the perspective of Patroclus).

What I'm Watching

Lupin. A French Netflix crime drama (don't worry – it's dubbed – no subtitles!)

What I'm Listening to

My wife and I are gearing up for a kid-free trip to the Caribbean, and I have Jesse Rice's **Pirate Session** albums on repeat on Spotify in anticipation.

Speaking of Cheering for Success...

Coach Glass's Little League team lost in the league semi-finals. Nevertheless, we learned a lot this year, playing a tight game against the team who ultimately won the championship (well, 14-9 was a tighter game than the 26-0 drubbing they gave us earlier in the season). Both of the Glass Bros have asked that dad coach their teams in the fall, so it looks like we'll be busy.

After the season closed and school let out, we took off for a week to the beach to recover. ■



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What Would Ben Say

patients and I pay you directly (because the patient has paid me for your specialty work) how much will you charge me for an X-ray? His specialist friend said, "If I don't have to deal with insurance, we are talking a tiny fraction of the bill that I would send to an insurance company." As an example, \$1800 of lab work, when paid in cash, upfront, costs \$85. The reason the cost of healthcare in America is so high is two-fold: 1) we have put insurance companies in between the patient and the healthcare provider. When the provider recommends a service, the patient never tries to negotiate the cost of the service because his only question is, "Is it covered." There is no free market in healthcare, so there is no incentive to compete on price; 2) healthcare is so high that the government has basically forced everyone to have insurance and have a particular kind of insurance. A person ought to be able to buy whatever insurance product they want, and they should be able to buy it from any insurance company they want. The government should have no role here other than to regulate appropriate disclosure of what it is, exactly, that the consumer is buying. The patients of Dr. Lee Gross have access

to affordable health care, and they like it. So do I. (Source: Reason Magazine)

- **IF YOU ARE A RECENT HIGH SCHOOL GRADUATE**, then whether you are heading off to college or directly into the working world, I want to offer you three short keys to continued success: (1) *you are the average of the five people you hang out with most*. I've seen this over and over again in my life. Choose your friends very carefully; (2) *learn how to keep learning*. The process of learning seems simple, but the farther you move into adulthood, the more complex it actually gets. The complexity is brought on by information overload. You need a process for improving yourself and your knowledge about the world and your skillset. Don't let future learning be random; (3) *listen more than you talk*. The best way to be a great conversationalist is to learn to ask great questions and then ask more great questions. Every person you run into is a potential resource for an idea or introduction to another person that may change the trajectory of your life. ■

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BGL INSIDER: LONG-TERM DISABILITY



“CAN YOU JUST TELL THE INSURANCE COMPANY THAT YOU REPRESENT ME?”

By Ellen Bresnahan



Yesterday, a potential client called to ask us to review the disability denial letter her insurance company sent.

Our commitment to the community is to **review all insurance company letters for free**, so people who've been denied benefits don't have to pay out of pocket just to get an opinion about what the next steps might be for their claim.

In our caller's case, she had two problems: **1) her claim was denied**, and **2) she owed the insurance company money** from a social security disability claim she received.

As promised, we reviewed the denial letter for free and told her what we thought had happened and

needed to happen next:

- **Her claim was denied at a common transition point** when the policy definition of “disabled” changed from “can't do your own occupation” to “can't do any occupation.”
- She needed her doctors to explain why she was unable to work even a sedentary job. Without the strong support of **at least one of her doctors**, there would be no way to win the appeal.
- The next step should be for her to talk with them

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