



This offer of a free review of the denial of your long term disability benefits is offered to Virginia residents only.

Mr. Glass is licensed in Virginia

Fax or mail this form to: Benjamin W. Glass, III, BenGlassLaw, 3925 Old Lee Highway, 22B, Fairfax, VA. 22030 . Fax: 703-783-0686 Email [Ben@BenGlassLaw.com](mailto:Ben@BenGlassLaw.com)

Please attach your denial letter and fill out the following:

Your name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: Virginia

Best Phone to reach you : \_\_\_\_\_

Email address: \_\_\_\_\_

Total Monthly Benefits before any offsets: \_\_\_\_\_

Are you receiving social security, if so, how much: \_\_\_\_\_

Do you have any minor dependants?

You acknowledge that no attorney client relationship is formed until a fee agreement is signed and returned to Mr. Glass. This free review will usually be done in 48 hours, depending on trial and vacation schedules.

Mr. Glass is the author of ***Robbery Without a Gun, Why Your Employer's Long Term Disability Policy***

***May be a Sham.***

Please indicate whether you have read his book. \_\_\_\_\_

## **Free Review of The Denial Letter You Received from Your Long Term Disability Insurance Plan**

If you have had your long term disability benefits denied or terminated, you are generally “under the gun” to appeal your denial within a relatively short time frame. (Usually 180 days.)

This means that you must present a full appeal, submitting all evidence you deem appropriate, to the insurance company in that time frame. This does not mean

1. Writing a short letter disagreeing with the decision
2. Having your doctor write a short letter disagreeing with the decision
3. Writing a “notice of appeal” and planning to provide evidence later
4. Planning on calling your doctors or other witnesses at any trial.

This means filing a full ERISA appeal.

This is not for the faint of heart nor is it for any attorney not well-versed in ERISA and disability law.

The first step in any appeal under ERISA is a review of your denial or termination letter.

To have your denial letter reviewed for free please submit the letter and the form on the previous page.