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The Miley Legal Group would like to thank everyone that provided referrals to our office this past month:

Nicole D.
John F.
Adam M.
Chasity M.
Elizabeth G.
Angel C.
Paula T.

3 Things Every Employee Should Know About Long Term Disability Benefits

Long-term disability benefits, if offered by your employer, can assist you to meet your financial responsibilities while you are not able to work and not receiving your regular wages. *Keep in mind that not all employers offer this type of insurance, and if they do, an employee may have had to sign up for it or even pay a portion of the monthly premiums.* So, if you are not sure if you have this benefit, contact your employer's human resource office, and they should be able to supply you with that information and even hand you a claim form if you are ready to file your disability claim.

In the meantime, to make sure you have all of the information that you need to know, we have put together a quick list of 3 things you should know about these types of benefits as you continue through the claims process:



#1. The insurance company who supplies the disability policy to your employer is the one to make the final decision as to whether they will pay out on your claim or not, this decision is NOT made by your employer. This is the main reason that many claims are denied when they should have been approved. Every policy should have in place a process for a claim to be submitted and what to do once one is rejected. There is generally an appeals process after a denial that allows the claimant to provide additional information to the insurance company, to hopefully change their mind. As in most insurance claims, changing the mind of an insurance company is very difficult and time-consuming. That is why we encourage you to reach out to an attorney for guidance. With specific policy requirements in place, an appeal can quickly be ruined if you are not careful and follow everything to a "T."

#2. Some disability policies require reevaluations after so many payments. That's right, your disability insurance, if approved for payment, will be reevaluated every so often to ensure that your health or status has not changed. In other words, just because you are approved for benefits does not mean they cannot deny you later. We see this happen all of the time. You will be required to go through evaluations periodically depending on the insurance company associated with your disability policy. Keeping up with this process is essential so that your benefits continue until they are exhausted.

#3. Following your doctor's advice is imperative when it comes to disability claims. Insurance companies will rely on your medical records, along with their opinions, to determine whether you are disabled enough not to work. It is crucial for your claim to make sure that you not only follow your doctor's advice but that your doctor is told that you are filing for disability benefits. This will ensure that your medical records are accurate and have an accurate reflection of your health. Once you begin the claims process, the insurance company will reach out to your doctors to ensure that you have the health conditions you are claiming and they will want medical evidence of them. The better documented your issues are, the better your chances are that your claim will be approved.

Both the long and short-term disability claim's process is cumbersome. There are many requirements that you must meet before your claim is approved. If you have questions on the process or need assistance, feel free to contact our office. If in fact, you have filed a claim and received a denial letter, contact our office immediately as time is running short on your appeals process.



MLG and WBOY Celebrating Volunteers

Traci Nicholson, Volunteer with Hogs for Dogs and the Humane Society of Harrison County



The rumbling of the engines that permeated along Lodgeville Road off of Route 50 over a warm weekend earlier this month represented more than a bunch of motorcyclists gathering for a good time. It represented the biker community's support for an area organization that has a lasting impact on many families in our region. The Hogs for Dogs Dice Run once again kicked off this year to raise funds for the Humane Society of Harrison County. With over 600 bikers from all across the state, the dice run stops off at five locations along a 120-mile route, each location welcomes the hundreds of bikers with food and entertainment, all while raising money for a worthwhile cause.

"All of the funds raised goes directly to the Harrison County Humane Society," Traci Nicholson, a co-organizer of the event said.

As a group, motorcyclists all over the region, have always been heavily involved in supporting local organizations like the Humane Society. From helping children during the holidays to raising money for scholarships or animals, bikers continue the tradition of working to support and develop the community where they live. The group of participants in this most recent Hogs for Dogs was no exception.

The idea of the run stemmed from Traci and her husband, Chuck's love for both riding and animals. Hogs for Dogs has become one of the largest annual fundraisers for the Humane Society, who appreciates the level of participation every year. However, none of it could take place without the volunteers that assist in putting the event on, with the "chief volunteer" leading the charge, Traci Nicholson. Her leadership has allowed the event to take place annually for 17 years, each year with a new route and a new sense of dedication to the animals in our area.



"Traci works hard each year to support our organization through this and other events," stated Frankie Dennison, Director of the Humane Society of Harrison County. "Her work and dedication to Hogs for Dogs and to the animals at the Humane Society has left a lasting impact that we could never measure."

"As a lifelong supporter of the Humane Society, I welcome honoring such a committed volunteer such as Traci, that works hard to support an important organization within our community," said Tim Miley, owner of The Miley Legal Group. "The Hogs for Dogs event, under Traci's leadership, showcases the generosity of those in the local motorcycle community. It also reflects the importance of volunteerism and support for the community at large. Traci is a wonderful human being, and her dedication to supporting the Humane Society has directly impacted many families in our region."

Recent Victories

✓ We discovered an additional insurance policy for a client whose recovery would have been limited by their own policy limits. This increased their potential recovery by \$100,000.

✓ A client's medical provider had failed to bill their health insurance company after the accident, through negotiations, we convinced the provider to uphold their portion of the contract and reduced our client's bill to \$0.

Google Review:

★★★★★ "The Miley Legal Group was great to work with, I would definitely recommend them to anyone."

-Anthony A.

One of the primary goals of the Humane Society of Harrison County is to maintain an animal shelter for unwanted animals, with the objective of securing them loving homes. The funding from the Hogs for Dogs event allows the Humane Society to match potential pets with loving families that will have a lasting effect on everyone in the community.

"The Humane Society of Harrison County is a very important organization to the safety and well being of our regions animals," stated Marisa Matyola of WBOY. "Without the support of fundraisers like the Hogs for Dogs event and volunteers like Traci, abandoned pets and animals in our community may not get the attention and care that they so deserve."

To learn more about the Humane Society of Harrison County, visit www.hshcwv.org. To learn more about the Hogs for Dogs Dice Run, visit the Humane Society's website and click on the link or visit their Facebook page.

The Celebrating Volunteers awardees receive public recognition for not only themselves but their organization. They also receive a \$500 contribution to the organization they represent in their name.

Recipe of the Month: Creamy Herbed Pork Chops

Ingredients:

4 thick-cut pork chops
1 tsp Montreal steak seasoning
1/2 cup butter divided
2 1/2 Tbsp all purpose flour
1 Tbsp dried basil
1 tsp instant beef bouillon granules
1 tsp freshly ground black pepper
2 cups milk

Directions:

1. Season pork chops on all sides with Montreal steak seasoning.
2. Melt 2 Tbsps butter in a large skillet over med. heat. Cook chops in melted butter until browned and slightly pink in the center, about 7 to 10 minutes per side. Add remaining butter to the pan as needed so drippings remain when the chops are finished cooking. Transfer pork chops to a plate and return skillet to med-high heat.
3. Mix flour, basil and beef bouillon together in a bowl. Stir black pepper into skillet with the pan drippings and cook for 1 minute. Add flour mixture and cook, stirring constantly, until browned, about 2 minutes. Pour milk into flour mixture; cook and stir constantly until mixture is thick and bubbly, 4 to 6 minutes. Pour sauce over pork chops and serve.

Recipe & Picture Courtesy of Allrecipes.com. Submit recipes to mlg@mileylegal.com



Words of Encouragement

"Come to me, all you who are weary and burdened, and I will give you rest."

- Matthew 11:28-30

"For God has not given us a spirit of fear and timidity, but of power, love, and self-discipline."

- 2 Timothy 1:7

"I find that the harder I work, the more luck I seem to have."

- Thomas Jefferson

August's Cases of Interest

Dog Bite During a Home Showing:

For our client, what was scheduled to be a showing of a home on the market with her realtor turned into a horrible situation that led to a bad dogbite. At a scheduled showing, our client and her realtor



were met with a family dog that had, unknown to them, been let out of its cage just prior to the showing.

As a result, our client was bitten, leading to serious injuries on her hand that resulted in a visit to the emergency room and quite possibly, a series of rabies shots.

The attack itself was witnessed by her fiancé and his father and has not deterred the new couple from finding their dream home.

Head on Collision: Work Truck vs. Car

Our client, who works in the oil and gas industry was heading off to work early in the morning when a distracted driver crashed head on with the work truck in front of him and then slammed into him. The damage to his Chevy 3500 was extensive, and the injuries to both our client, the driver, and his passenger were serious.

With his livelihood coming from his truck, the wreck placed both him and his passenger in a difficult position. Not only was his work truck totaled, but he was injured. He immediately filed a claim with his insurance company to get his truck replaced, but working to get his injuries addressed would be more of a challenge.

The injury to the driver included a dislocated shoulder and the passenger ended up with sprains and strains along with a busted lip.

"The greatest compliment we can receive is the referral of your family and friends."

Rear End Collision Ends with Brain Bleed

When attempting to make a left-hand turn into a parking garage, our client was slammed into from behind by a distracted driver. In the car with our client, were her two grandchildren. Every person in the vehicle was injured in some way or another, however our client received extensive injuries to her head. The trauma caused by the accident led to a stay in the intensive care unit at the hospital.

As is the case in each accident, the insurance company began to move quickly to settle on the cheap side, luckily our client and her family turned down the insurance company in order to ensure everyone involved in the accident fully recovered before finalizing their claims.



*Check out our blog at
MileyLegalBlog.com*



**"What Every Employee Should Know
About Disability Policies" Page 1**

Give this newsletter to a friend. They will thank you for it and so will I.

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Miley Family Fun



**Hunter's First Day
of Middle School**



**Maddie's First Day
of Third Grade**



**Jordin's First Day
of Law School**

