

## How Do I Get Partners/Members to Take Advantage of What I Have Gotten for Them?

If you are charged with taking the lead for obtaining and maintaining disability insurance benefits for partners/members and associates in your law firm (like I was for more than 20 years), then you know how difficult it can be to get everyone to understand what a great benefit this is. Disability plan education and communications are taking a backseat to other benefits communications efforts, primarily medical and retirement plans. Oftentimes the disability benefit is not paid the attention it is due, with partners and associates not even aware of their product and election choices. It's maddening because you know how diligently you labored to understand and procure a superior product, and the attorneys for whom you work do not take the time to understand what they have. Of course the nightmare scenario is that this nonchalance can result in non or reduced payment come claim time.

Try the following -- it worked for me (I can't get back the first ten years, but the second were pain free in this area.). Put more of a spotlight on disability insurance during the enrollment season for other benefits. Have your broker create a to-the-point multimedia presentation discussing each aspect of one's disability benefit, including FAQs. Most importantly, bring in outside consultants to explain what benefits are available to your employees. The impact of the so-called "expert" has proven to go a long way with employees as well as partners/members. Experts give the employee a feeling of comfort, and further substantiate the employer's ability to convey any new information concerning procedures or policies. Good luck. You are not alone.

## Stimulus Plan Affects COBRA – Take Note!

We never thought we would say this, but Congress sure does move fast! The just passed "Stimulus Plan" has provisions that affect COBRA immediately. Here is what you need to know: The new law requires the government to subsidize laid-off employees on COBRA for up to nine months (retroactive from March 1, 2009) for 65% of the cost. The employee used to have to pay the entire premium out of their pocket under COBRA, so this is good news for all, right? Of course, but with a small catch that affects the employer who is required to pay the subsidy up front. While they will get the subsidy back, it basically amounts to the employer giving the government a short term loan. Want more specifics? The IRS has released information in a Q&A format on its website: <http://www.irs.gov/newsroom/article/0,,id=204708,00.html>. You should be able to find all the information you need.

## What Does "the" Mean?

Many group disability contracts we have reviewed over the years contain the phrase "unable to perform **the** material and essential duties of your own occupation" to determine whether a claimant is disabled. So, just how many duties have to be lost to meet the "**the**" test? One? (not likely since the word "duties" is plural) Two? Some? Many? Most?

We believe the problem here is that "the" is nebulous, and therefore allows an insurance company claims office to determine the answer. This in turn determines whether a claimant receives a benefit or not. For something this important the more precise the term, and in fact the smaller the number of duties required, the better. Best in Market would be "one or more of the essential duties."

Making sure the contract, and not an insurance carrier claim office philosophy, determines the claim decision is a pivotal service that ProLawInsurance provides its clients.

## The "PERFECT STORM" Calls Law Firms To Action

You've heard of The Perfect Storm -- well here it is. The economy, world and insurance market have changed dramatically over the last several months. If your firm is like most, you are working to find ways to reduce expenses and increase revenue without affecting the quality of your services. Well read on, because ProLawInsurance can now help. We can be a significant part of your "radar guidance" through this Perfect Storm. This is all we do.

You may not be aware of this, but there have been major changes in the group Long Term Disability market for law firms in just the past few months. These changes have brought about the most unusual Perfect Storm buyers' market we have ever seen. For the first time ever you have available the broadest benefit provisions in group Long Term Disability; at the lowest cost; offered by more quality insurance carriers; and delivered to you by one of the most experienced specialists in this field, ProLawInsurance.

Let ProLawInsurance show you how to reduce the cost of your group's Long Term Disability insurance while enhancing your benefits at the same time. Secure the highest guarantee issue limits of protection in addition to any individual disability income policies you may have. Close the loopholes (and there are many of them) which allow insurance carriers to reduce or stop disability claim payments – especially now. All, plus more – even if have just renewed, placed or have proposals in front of you.