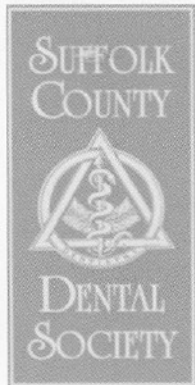


individual can work full time on a sustained basis. But an individual with injuries severe enough that they can no longer perform the tasks of their job should not exert maximal effort. There are numerous grounds upon which claimants are advised to refuse to attend or participate in an FCE, and claimants must be vigilant about protecting themselves from the potential danger of this test.

Investigations and Surveillance

The moment a claim is filed, insurance companies begin gathering information, all of which can and usually is used to benefit the insurance company. Consider every form that you fill out and every conversation with insurance company representatives as material to be used in an investigation. Field investigations are common, where investigators stop by the claimant's office or home unannounced. Surveillance is used with conditions that are considered subjective, particularly when high benefit claims are involved. Be mindful of activities while in the claims process and while benefits are being paid.

Dentists who purchase long term disability insurance policies are doing the right thing to protect their families and themselves. However, the insurance company's ultimate goal is to minimize their exposure by making the claim process difficult and complex. A well-prepared claimant who understands the process will be more likely to succeed than one who treats a disability claim like any other insurance claim. □



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