



OFFICE LOCATION

Ankin Law Office
162 W Grand Ave
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PRACTICE AREAS

Workers Compensation

Personal Injury

Motor Vehicle Accidents

Wrongful Death

Illinois Long Term Disability Attorneys

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Long term disability insurance (LTD) is usually bought by your employer to provide benefits to employees who become disabled and cannot work. The benefits are usually structured as a percentage of your salary. Unlike federal government programs like [Social Security disability \(SSDI\)](#) or [Supplement Security Income \(SSI\)](#), insurance companies make the decisions on when to approve LTD claims. These for-profit entities are often reluctant to issue approvals to protect their bottom lines. The best way to get the benefits you are entitled to is to hire an experienced attorney to represent your interests.

Long Term Disability and Social Security Disability

If you are disabled, you may apply for both LTD and SSDI benefits, but you cannot receive the full amount of both if you are approved. Most LTD policies are subrogated to any other disability benefits you receive including SSDI (and [workers' compensation](#)). Typically, LTD benefits are greater than SSDI benefits, so you may still receive some LTD benefit even if you receive SSDI. This example can illustrate the concept.

Your salary = \$3,500 a month

Your LTD benefits are 60% of your salary = \$2,100

Your SSDI benefits = \$1,500

Your total LTD payment is \$600 (\$2,100-\$1,500)

In these cases the LTD payment is the only one that changes. It is wise to pursue all disability benefits at the same time. An attorney can help you to coordinate these benefits so you are ensured the maximum amount of monthly income while you are disabled.

Suing for LTD benefits

If your claim for LTD benefits is denied by your employer's insurer, that does not mean you are not entitled to the money. Insurance companies often deny these claims out of hand and hope the claimant does not pursue the matter further. You have a right to disability benefits if you are covered by a policy and cannot work. The Employee Retirement Income Security Act (ERISA) governs these types of claims and supplies workers with certain rights. If your LTD claim is denied, you can file an ERISA appeal.



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The Chicago attorneys at [Ankin Law Office](#) can help you with your initial LTD claim or with an ERISA appeal. [Our firm](#) is experienced in handling disability claims of all types and coordinating benefits. [Contact us](#) to schedule a consultation

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