



SOME QUALIFYING CONDITIONS FOR DISABILITY

Cody Allison & Associates, PLLC, has handled disability claims and lawsuits involving many different conditions, including, but not limited to;

- Bipolar Disorder
- Diabetes
- Chronic Fatigue Syndrome
- COPD
- Chronic Pain
- Failed Back Syndrome
- Fibromyalgia
- Lyme Disease
- Lupus
- Migraines
- Mental Disorders
- Reflex Sympathetic Dystrophy (RSD)
- Vertigo
- Meniere's Disease
- Multiple Sclerosis (MS)
- Irritable Bowel Syndrome (IBS)
- Macular Degeneration
- Arthritis, Osteoarthritis, Rheumatoid Arthritis, Psoriatic Arthritis
- Seizures (All Kinds)
- Side effects from prescription medications
- Spinal Stimulator/Morphine Pump Implant

Cody Allison is originally from Knoxville, Tennessee and is a graduate of The University of Tennessee and American Bar Association accredited Mississippi College Law School. He is admitted to every State and Federal Court in Tennessee and to the U.S. Court of Appeals for the 6th Circuit. Cody is also the Chief Nashville Proctor for the Tennessee Board of Law Examiners.

Cody is married to Dr. Melanie Allison and they have two children. In his spare time, Cody has been a radio announcer for the Tennessee Titans for the past sixteen years.

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Barb Krautheim, LTD Managing Paralegal
and Cody Allison, Attorney

Hiring an attorney to help you make it through the claims process can make the difference between getting paid and getting denied. **Cody Allison & Associates, PLLC** have extensive experience in handling complex medical conditions that cause disabilities

Denied Your Long-Term Disability Benefits?

Know Your

ERISA/NON-ERISA Disability Rights...



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A FREE CASE EVALUATION

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DENIED DISABILITY BENEFITS....

Cody Allison & Associates, PLLC can help, it's what we do!

When you cannot work because of an illness or injury, receiving your disability benefit means everything to you and your family. The process of obtaining disability benefits from your private disability or ERISA disability insurance carrier can be overwhelming and frustrating. When your insurance company refuses to pay, the results are financially and personally devastating. Often, disability insurance policies are written with intentionally ambiguous and confusing language, giving the insurance company an excuse to deny or delay the payment of much needed benefits.

At **Cody Allison & Associates, PLLC**, we will help you understand your disability insurance policy, what traps are waiting for you in the application process, the disability claims appeal process and common mistakes that are made.

Filing a long-term disability claim can be hard when you are disabled and filing an appeal can be even more difficult. Honest people with good claims are denied by insurance companies, ERISA administrators and employers every day.

Employee Retirement Income Security Act of 1974 (ERISA) is a Federal law that regulates the employee benefit. When you receive your disability insurance through work, or you belong to a pension plan that has a disability benefit, you are most likely covered under an ERISA Plan. ERISA is the law that regulates all employee benefits.

When litigating an ERISA long-term disability case, the case must be filed and litigated in Federal court. ERISA litigation is an extremely specialized area of law that requires specific expertise on the administrative claims procedures.

There are very few exceptions to ERISA's coverage for group disability plans. The most common include plans that are offered by employers that are government entities or churches.

Unlike individual disability insurance policies, ERISA plans have a mandatory appeal process that you have to follow before you file a lawsuit to recover disability benefits. You have 180 days to appeal an ERISA denial.

In ERISA benefit lawsuits, they are usually handled in Federal Court and no jury trials are permitted. At **Cody Allison & Associates, PLLC**, the attorneys litigating ERISA governed claims are well versed in federal law and admitted to practice before all United States District Courts in Tennessee as well as the United States Court of Appeals for the Sixth Circuit.

At **Cody Allison & Associates, PLLC**, we have one goal, to protect, preserve and defend our clients' legal interests. We believe that through open, honest communication, hard work and preparation, we can provide dedicated, compassionate service that will result in your satisfaction.

We will focus on your immediate needs first, which may involve evaluation of your medical and/or treatment concerns, reviewing and analyzing your medical records, gathering evidence and documents related to your case. Based on our findings, we will then lend our guidance and expertise and do whatever is necessary to see that you get your disability benefits the quickest, most efficient way possible.

Most Importantly...

Since our clients are the reason for our existence, we assure you that we will provide honest, straight forward and reliable answers to any questions or concerns that you have. We invite you to actively participate in your case, and through a joint effort between our firm and you, we will achieve the satisfaction and results that you deserve.

We pride ourselves on being large enough to give your case the resources that it deserves but small enough to offer you and your case our individual attention.

If your long-term disability claim was wrongfully denied, or you just feel you need help in applying for your benefits, or you would like us to review your long-term disability policy, please contact us.

If you would like to receive information on the most common mistakes made and how to prevent them from being made, please call us and we will send information to you free of charge.

- 30% of workers will spend time on disability before they retire
- How long will your disability benefits last?
- Is it really that difficult to receive long-term disability benefits?
- Can I Refuse to Attend a Neuropsychological Exam Scheduled By My Long Term Disability Carrier?
- Do I have to pay back my long-term disability carrier for the retro-active lump sum money I receive from Social Security Disability once awarded benefits?
- Can my long-term disability carrier subtract my child's social security disability benefit?

Cody Allison & Associates, PLLC can help you through this difficult process and answer any questions you have about long-term disability benefits. The above questions are just a few frequently asked questions regarding long-term disability insurance policies.

Keep in mind that you are not disabled just because you are diagnosed with a disease or have an injury. Each condition you suffer from can cause symptoms that create disabling restrictions and limitations.