

DarrasLaw
 Toll-free 800-458-4577 | Fax 909-974-2121
 3257 East Guasti Road, Suite 300
 Ontario, CA 91761
www.darraslaw.com | www.darrasnews.com

Welcome to DarrasNews Monthly! Thank you for subscribing to our newly redesigned monthly e-newsletter. We're pleased to provide you with updates on our firm and keep you informed of the latest news on topics that matter to you.

Frank N. Darras, Founding Partner



From the desk of **Frank N. Darras**
 America's Top Disability Insurance Attorney



New Year, New Look

DarrasLaw has always been in a disability league of its own. That's why we're excited to announce the launch of our new website. Our site will offer the same expert advice, plus new resources, in a user-friendly format. Click on the picture to see what our new website has to offer and give us your feedback.

In his biweekly podcast, Frank N. Darras appears on WGCV's "Health, Wealth and Happiness" to discuss a variety of insurance matters with host Gary Pozsik. Click on the logo to listen to Frank's latest post on what you need to know if you're a thrill-seeking, extreme sports hobbyist - and even if you're not.

Quote from the show: "These are things we need to be careful about . . . when we're filling out a health insurance application, they're relying on us to tell the truth about our activities. We certainly don't want to, later, get found out and lose our coverage because we misrepresented [ourselves]."



FEATURED STORY

Can you receive disability benefits after a stroke?

February is American Heart Month, so we're going to be covering heart and stroke-related issues all month long. We'll have the latest news and tips for you, whether you're looking for tips to stay healthy or to get disability benefits as a result of your condition.

Did you know?

- Someone in the United States has a stroke about once every 10 seconds
- Stroke is the leading preventable cause of disability

Know the signs of a stroke

The National Stroke Association encourages those who believe they or another are suffering stroke-like symptoms to act FAST:

- Face drooping
- Arm weakness
- Speech difficulty
- Time to call 911

Tips for pursuing disability benefits of a stroke

- *Is short term disability or long term disability appropriate?* If you or your loved one has both coverages, consider which is the right type of benefit at this time. Get some free expert help from a top rated disability lawyer before you send in your claim forms.
- *Be aware that the insurance process takes time.* If you have made a claim for benefits shortly after suffering a stroke, your long term disability insurance carrier can wait until 30 days after your elimination period expires before considering payment.
- *Don't delay in claiming benefits.* We said the process can be lengthy, but that should not be a reason to delay filling your claim. Get expert assistance so your forms are filled out correctly and send them in a timely manner so that the insurance company can get to work on evaluating your eligibility. The sooner you file, the sooner you'll have a decision!
- *Don't get discouraged.* There isn't a reliable medical projection of how stroke victims recover - everyone is different. As a result, insurance companies look

closely at your rehabilitation notes to see what you have said about feeling better. Be honest about your fatigue, difficulty sleeping, lack of focus and diminished concentration problems to all the medical treators you see. Don't get discouraged by the process; be patient, and if necessary, ask a top disability lawyer to help you.

Want more? Keep up on [Twitter](#) or follow us [here](#) to stay up to date on disability tips for heart and stroke health matters.



What is considered a long term disability?

A long term disability is one that lasts longer than 12 weeks on average. The phrase "long term disability" also refers to a form of group disability insurance with benefits for more than the customary 12 to 26 weeks of disability, often covering you until your normal retirement age.

Frank Darras earns elite Lawdragon honor for 9th year in a row

We are thrilled to announce that Frank Darras was named to Lawdragon's 2014-15 list of 500 Leading Lawyers in America. Frank has held this honor since 2006.

The annual Lawdragon 500 Leading Lawyers in America is considered the most elite distinction in the legal world. Top 500 rankings are determined by compiling submissions from law firms, votes and comments from its online voting system with its own editorial research.

Darras was also profiled in the 2014 edition of Lawdragon Magazine, in which he discusses how he suffered his own injury as a former student-athlete, inspiring him to become a disability insurance attorney. You can read the profile [here](#).



"DarrasLaw was so helpful in getting me fair treatment with a little stress as possible ... All the people there were so understanding and respectful of me, I felt as though I was their only client. They fought for my rights with a very successful outcome. I will never forget what they did for me." - Elizabeth W.

FEATURED STORY

USA Baseball, MLB and the American Baseball Coaches Association reach consensus on support of "Pitch Smart" initiative

Last week, three organizations announced that the American Baseball Coaches Association is officially supporting USA Baseball and MLB's initiative for youth arm care safety. The initiative, called "Pitch Smart," provides a series of "practical, age-appropriate guidelines to help parents, players and coaches avoid overuse injuries and foster long and healthy careers for youth pitchers." (via [MLB](#))

This consensus is great news for young athletes and their families, because it means that coaching authority on all levels of baseball have more information that helps the health and safety of young players.

Research indicates that pitching too much, especially at a young age, can increase a pitcher's risk of injury. "Pitch Smart" lets players, parents and coaches know exactly what they are doing that can place them at risk for these injuries, including not taking enough time off from baseball every year and playing for multiple teams at the same time.

Implementation of "Pitch Smart" suggestions have the potential to protect your young players from suffering painful injuries and reducing the likely necessity for surgery. You can find more information on the "Pitch Smart" initiative and how it can help your young athletes [here](#).

FEATURED ORGANIZATION: CASA

DarrasLaw is proud to support CASA, an organization making a difference in the lives of foster children everyday. In fact, one of our attorneys is a Court Appointed Special Advocate. Please take a moment to watch this [heartwarming \(and true!\) story](#) told through song, "Every Child's Eyes," a short video telling the story of a young boy in foster care, a friendship, a CASA volunteer, and the gift of a forever home.

FREE SERVICES

Having resolved more disability insurance cases nationally than any other firm, it is only right that we should use our experience to give back as much as possible. The people who come to us are often in dire financial situations. We always provide a free policy analysis, free case evaluation and free claim assistance. There is no risk involved in contacting DarrasLaw.

