

## About DeHaanBusse LLP

**DeHaanBusse LLP** is a leader in disability law including **VA Disability Claims**, Private Insurance Policy Claims, Employee Benefit Claims (Group Disability Plans/ERISA), and Federal Employee Retirement System Claims (FERS/CSRS). Our practice is based upon one simple premise: *that individuals have the right to receive what they have paid for and what they have been promised according to the law.*

We focus on and believe that the safety net most Americans have worked long and hard to provide for themselves and their families should be there when they need it. Unfortunately, more and more that is not the case. Insurers often arbitrarily deny legitimate disability claims, despite the costly premiums paid out through the years. Their decisions have resulted in the near financial collapse of many individuals and their families.

Our attorneys have litigated cases against many of the largest insurance companies in the disability field including AFLAC, Unum Provident Corporation and its subsidiaries; Metropolitan Life Insurance Company; New York Life Insurance Company; Equitable Life Assurance Society of the United States; First Reliance Standard Life Insurance Company; Hartford Life Insurance Company; Berkshire Life Insurance Company of America; Guardian Life Insurance Company of America; Sun Life Insurance & Annuity Company of New York; Reliance Standard Life Insurance Company; Aetna Life Insurance Company; and Life Insurance Company of North America, among many others.

## Why Our Firm?

**Knowledge** - Our attorneys have an in-depth knowledge of the process and the law as it specifically applies to disability, and will provide you with a realistic opinion of your case.

**Experience** - We know which details are fundamentally important to achieving a favorable decision in your case. Our partners collectively have over 55 years of experience in disability law.

**Personal Attention** - We know our clients come to us at extremely difficult times in their lives. That is why our attorneys and our entire staff are uniquely responsive to their needs. We believe in and practice total transparency, and take the time required to explain the details as well as all legal fees relating to your case.

*We are here to help. . .*

**and are available to you for a free consultation. Call us today.**



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## Military Veterans You are entitled to Legal Representation to Obtain Your Disability Benefits



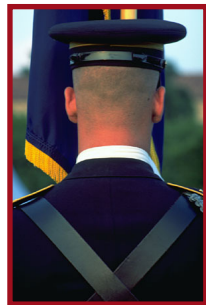
**Contact us today  
[info@dehaanbusse.com](mailto:info@dehaanbusse.com)**

**DB DEHAAN • BUSSE LLP**

*Once you've achieved your American Dream,  
we fight to make sure you keep it.*

## You were there for your country. Now your country should be there for you.

With a backlog of over 600,000 unprocessed claims, it has long been the case that U.S. Military Veterans returning from OIF (Operation Iraqi Freedom) and OEF (Operation Enduring Freedom) have had to wait months and even years for their disability benefits to begin – even those Veterans with the most obvious and serious injuries and illnesses have not yet received relief. In fact, there are Veterans from both the Vietnam and the Desert Storm wars that continue to wait as well. This backlog (or waiting game) has caused great financial and emotional strain on wounded veterans and their families. Even more disturbing are the statistics from the VA that estimate one in four homeless adults living on the street are U.S. Military Veterans from as far back as World War II (an estimated 200,000 people). The current wars, alone, have produced over 1500 homeless Veterans. It is a national disgrace that may finally be coming to an end.



### What Can You Do?

First, you can become familiar with the benefits afforded you by law. If you have experienced a service-related disability, physical or psychological, there is help available.

You can follow the procedures outlined by the Veterans Affairs Administration for obtaining your disability benefits. If you are having difficulty navigating through governmental *red tape*, you can retain an attorney knowledgeable in VA disability law.

### What Benefits Are Available? . . .

Disabled Veterans are eligible for a number of federal programs including:

- **Disabled Transition Assistance Program (DTAP)** – put in place to guide you through the Vocational Rehabilitation and Employment Program, and to facilitate those benefits;
- **VA Disability Benefits** – provides mandatory medical care for service-connected disability (also provides medical care for non-service connected care, but in those cases, Veterans must make a co-payment);
- **Disability Compensation** – provides monetary compensation to Veterans who became disabled as a result of active-duty service;
- **Vocational Rehabilitation** – this program's goal is to provide necessary resources to Veterans with service-related disabilities to help them acclimate back into civilian life. Benefits might include college, technical training, or special on-the-job vocational training at home for those severely disabled;
- **Disabled Veterans Insurance** – Both disabled and non-disabled Veterans may apply for life insurance coverage. Those Veterans who are totally disabled, may apply for up to \$20,000 in this coverage and premiums on the first \$10,000 will be waived.

### I Have Been Diagnosed With Post Traumatic Stress Disorder (PTSD) Resulting From A Service-related Incident . . .

It has been estimated that over 300,000 Iraq and Afghanistan War Veterans returning stateside have been diagnosed with PTSD, and many more go undiagnosed altogether.

Often, Veterans affected by PTSD attempting to obtain VA benefits have a difficult time proving

disability and obtaining their benefits. As PTSD is categorized as a mental illness, the symptoms are not always obvious, nor do they manifest early on. Therefore, if you suspect you are suffering from PTSD, seek medical help immediately.

### I Have Gulf War Syndrome . . .

The Military and the scientific community have consistently denied any link between the Gulf War and the collection of illnesses and conditions many have attributed to it (known as Gulf War Syndrome). That all changed on November 17, 2008, when a scientific panel mandated by Congress issued a report stating that Gulf War Syndrome is, in fact, real. Researchers now believe that Gulf War Syndrome is a result of exposure to pyridostigmine bromide, a drug the Military gave to troops to protect them against nerve gas and pesticides.



Among the many disorders associated with Gulf War Syndrome are memory loss, muscle pain, constant headaches, gastro problems, chronic fatigue, rashes, neurological disorders, cardiovascular disorders, and menstrual disorders. If you suffer from any of these symptoms and believe you may have been exposed to pyridostigmine bromide, seek medical care immediately.

*The attorneys at DeHaanBusse LLP are available for a free case evaluation.*