

Dear Sir/Mam,

Up until October of 2018, I had been receiving LTD benefits from an insurance company by the name of Symetra Life Insurance Company.

I am a United States Marine Corps Veteran, so I have been receiving medical care for my back injury through the Manchester VA in Manchester New Hampshire. Despite receiving medical care from the VA, a civilian Physical Therapist, and a Chiropractor, I continue to suffer greatly from a back injury.

Despite supplying Symetra with proof of my continuing disability (See Attached Patient's Restrictions and Capabilities Form signed by my physician, Dr. Daniel Brink), proof I am under the regular care of a doctor, and having signing numerous Authorization for Release of Medial Information forms for Symetra, so that Symetra could obtain my medical records any time they wished, Symetra has suddenly suspended my LTD benefits leaving me, my wife, and our granddaughter with no income at all. We literally have no other source of income.

This morning Symetra sent me another Authorization for Release of Medial Information form to obtain any medical records I may have related to mental health issues, drug abuse, alcoholism, or alcohol abuse, sickle cell anemia, and Human immunodeficiency (HIV).

For the record, I have no mental health issues other than mild depression. Also, I do not suffer from drug abuse, alcoholism, sickle cell Anemia, or HIV.

What do the above conditions have to do with a medically diagnosed back injury? I think I can answer that question, nothing! I am just guessing, but I would bet that this is just some tactic that Symetra uses to unjustly delay, or deny individuals like me, LTD benefits.

I have e-mailed a copy of my doctor's most recent medical evaluation of my continuing disability to Insurance.PFR@maine.gov , which is proof that I am currently under the care of a doctor, and proof of my continuing disability.

I have had several LTD Case Managers at Symetra, including Susan Steiner, Jenn Dubois, and now Deanne Benicaso. Each and every time I am assigned a new Case Manager the legitimacy of my medically diagnosed back injury is called into question by Symetra.

I have cooperated with Symetra's every request, including providing them with proof that I am currently under the care of a doctor, proof of my continuing disability (See Attached Patient's Restrictions and Capabilities Form signed by my physician, Dr. Daniel Brink), and I have signed numerous Authorization For Release of Medical Information forms in the past, and just signed a new Authorization For Release of Medical Information form for Symetra on 10-25-2018.

I have cooperated with Symetra fully, by giving them what they requested of me, which was proof that I am currently under the care of a doctor, proof of my continuing disability (See Attached Patient's Restrictions and Capabilities Form signed by my physician, Dr. Daniel Brink), and I have signed numerous Authorization For Release of Medical Information forms, so that they could obtain my medical records any time they wished, so why have my LTD benefits under suspension?

Delaying, or suspending my LTD benefits is not only hurting my family, but is going to lead to my medical treatment being delayed, or no treatment at all, because as I said, my LTD benefits are the only income we have.

When you pay an insurance company like Symetra premiums for STD, or LTD, and you get hurt, you expect them to act honestly and fairly, and honor their promise to provide you with LTD benefits until you get back on your feet, not look for excuses to delay, or suspend your benefits.

I hate to be so cynical, but it is hard not to be when I've given Symetra everything that they have requested of me, including a Patients Restrictions and Capabilities form signed by my doctor indicating that I still have unresolved back issues, that my estimated date to return to work without restrictions is unknown, that I have not reached maximum medical improvement, and that I am currently unable to return to work full time. How could my doctor's diagnoses, and assessment of my capabilities and limitations be treated with such indifference by Symetra.

My Regards,

Guy Emerson

Note: My Case Manager's contact information at Symetra is as follows:

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