

## Individual Disability Income Insurance

### *Group Coverage Wasn't Enough...*



Twenty years ago, I sat where you are in residency. I was brought up believing you saved at least 20% of everything you made and you always optimally insured everything. I already had two beautiful young children. In my absence, life insurance would cover things. That was a very easy decision, yet thinking about staying alive and not being able to work?

What if I could not be an anesthesiologist? I had been a nationally ranked swimmer and was very healthy. I was not pleased at the \$100/month price tag for quality private disability insurance while on my resident salary! I did it anyway. I knew it was right. Never once after purchasing my Principal policy from Dene Sanfillipo did I think

about disability insurance again.

I left Ohio State in 2006 to join a private practice group. Part of that employment contract was group disability insurance. In 2009 I began to really notice a loss of strength in the gym. At first it was silly, I could no longer bench press 300 pounds, then I could not even push 200 pounds. In August, I began dropping things regularly with my left hand. I blamed my shoulder. I blamed the swimming. It was hurting every day.

When I could not lift a 3L IV bag with my left arm I began to worry. I was icing my left shoulder at night. My left eye and side of my face would droop after 12-13 hours of working. What was going on? An orthopedic surgeon caught me rubbing my forearm and hand. He saw my face drooped and asked to examine me between cases. An MRI followed. A long arthroscopic shoulder repair soon after and then my neuropathy became very apparent. Two neurologists agreed, and then a third specialist involving six different EMGs. My career as a clinical anesthesiologist was permanently over. I permanently lost the good use of my left hand.

My experiences were day and night between Principal and my group carrier. I finally had to sue my group carrier in Federal court and lost the right to even know how that policy functions. Without Principal, we would have had to change everything about our lives. I had lost so much but my wife and I, we kept the house the kids grew up in and my teenagers went on to college. While I will never return to the operating rooms, my children have grown and my experiences led me to a new passion and different path in life. Today, I educate, advise and advocate for physicians to have great individual disability insurance, a basic financial literacy and work-life balance to reduce stress and burnout.

Dr. Chris Yerington, MD



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