

And now the rest of the story...

Previously identified impairment benefits now spurring internal auditing and possible underpayments of tax-free entitlements



**GEOFF
BICHLER**

As readers will recall, I authored an article in September which outlined a massive problem related to unpaid impairment benefits to Palm Beach PBA members with hypertension and/or heart disease. In the past two months, we have identified approximately 40 officers who were never paid impairment benefits, many of whom are now receiving tax-free payments. In one instance, U.S. Investigation Service (USIS) has agreed to pay nearly \$200,000 to an officer whose entitlement had been completely ignored until our firm got involved. The magnitude of the problem can hardly be overstated.

The Palm Beach PBA has now uncovered intelligence indicating that USIS may be trying to get in front of this self-inflicted problem by seeking modest impairment ratings from authorized doctors, and issuing small benefit checks. The hope, apparently, is that by issuing small payments to members they will not look more deeply into their potential entitlement. Simply accepting these payments, with assurances from USIS or Risk Management, would be a grave mistake that could cost members and their families tens of thousands of dollars in mandatory payments. Do not make this mistake.

We are recommending that no officer with a hypertension or heart-disease claim accepts payment of any kind from either

USIS or Risk Management without first speaking to an attorney in this firm. Similarly, do not negotiate any check or sign any documents related to this potential entitlement without speaking to an attorney. Given the current situation in Palm Beach County, all law enforcement officers should adhere to the following suggestions:

1. Any law enforcement officer, or retired officer, with hypertension or any type of heart disease should assume they are owed money and call immediately.
2. No law enforcement officer should accept or negotiate an unsolicited check from USIS, or any entity purporting to pay "impairment benefits" and should call immediately.
3. Any officer that has already negotiated a check purporting to pay "impairment benefits" and/or signed legal documents related to these payments should call immediately; there is a strong possibility that you may have been underpaid.
4. Do not trust adjusters, nurse case managers, assigned doctors or risk management personnel to do the right thing with regard to these payments. They have been ignoring these mandatory payments for years.

We will continue to work with the Palm Beach PBA to make certain that every officer who has a legal entitlement to monetary compensation is paid the full amount owed. We will aggressively assert these claims and litigate where necessary. All questions and inquiries should be directed to 866-245-8977. ♥



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541 S. Orlando Ave
Suite 310
Maitland, FL, 32751

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815 Ponce De Leon Blvd.
Suite 207
Coral Gables, FL, 33134

Palm Beach

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KNOW YOUR RIGHTS!

FIND OUT IF YOU ARE ENTITLED TO MONETARY COMPENSATION FOR HYPERTENSION AND/OR HEART DISEASE

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