Call me with any legal questions about injuries from any accident or medical care. I promise to give you a straightforward answer. That’s my guarantee.

610.834.6030

Give this newsletter to a friend. They’ll thank you for it, and so will I.

Stuart Carpey

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- Civic Achievement: Smart Carpey Helps College Students
- Stuart’s Trivia Game
- Laura Carpey’s Recipe of the Month: Lemon Blueberry Pound Cake
- What Is ERISA And How Does It Affect My Ability To Get My Disability Insurance Benefits Paid?

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We Appreciate Your Referrals

Did You Know We Handle All of These Types of Cases?

- Vehicle Accidents
- Bicycle Accidents
- Pedestrian Collisions
- Slip & Fall Accidents
- Wrongful Death
- Medical Malpractice
- Bus Accidents
- Truck Accidents
- Motorcycle Accidents

Two years ago, Kenny came to Carpey Law looking for help.

On April 17, 2018 Kenny was coming home from work, minding his own business, when he was rear ended by a pickup truck at a red light in Chester, Delaware County, Pennsylvania. He was severely injured in the crash, the injuries mostly but not entirely to his back. He experiences lasting pain to this day.

This was a complex case, requiring many hours of research and dogged pursuit of the responsible party and the company for whom the driver of the pickup worked. Carpey Law advocated for Kenny, helped him find the right medical treatment, and held those responsible accountable, even during the COVID-19 pandemic.

The Result
Kenny’s injuries required physical therapy, pain management, and more. He was also off work for an extended amount of time following this accident, resulting in a significant loss of wages.

It was our privilege to represent Kenny. We were able to get two policy limit settlements for Kenny and help him recover the compensation he deserved for not only the injuries he suffered in that crash but also for the effects this incident will have on the rest of his life.
Here’s a good one from Jenn Segal of Once Upon a Chef, my favorite food blogger.

**TRIVIA GAME**

**College Students**

**Civic Achievement:**

Lemon Blueberry Pound Cake

For the Glaze

3/4 cup confectioners’ sugar
3/4 cup fresh lemon juice
3/4 teaspoon lemon zest, packed
2 cups + 1 teaspoon all-purpose flour, spooned
2 cups + 1 teaspoon sugar
1/2 cup milk
Yellow food coloring (optional)
1/4 teaspoon baking soda
1/4 teaspoon lemon zest, packed
1/4 teaspoon salt
1/2 cup milk
2 tablespoons fresh lemon juice
1/2 cup unsalted butter, softened
2 tablespoons heavy cream
1/4 cup granulated sugar

**INGREDIENTS**

1. Preheat the oven to 350°F and set an oven rack in the middle position.
2. In a large bowl, cream the butter and sugar on medium speed until light and fluffy, 2 to 3 minutes. Scrape down the sides of the bowl then beat in the egg-one at a time, beating well after each addition. Scrape down the sides of the bowl again.
3. With the mixer on low speed beat in a third of the flour mixture, then half of the milk mixture, followed by another third of the flour mixture, then half of the milk mixture, then the remaining milk mixture, followed by the remaining flour mixture, mixing the bowl as necessary. Add the remaining 1/4 cup grated lemon zest, salt, baking soda, and lemon juice. Mix on low speed until just combined.
4. In a medium bowl, combine the flour, baking powder, and salt. Add the flour mixture to the creamed mixture and mix until just combined.
5. In a small bowl, whisk together the lemon zest, packed, flour, and lemon zest. In a small bowl, whisk together the lemon zest, packed, flour, and lemon zest. Add the flour mixture to the creamed mixture and mix until just combined.
6. In a medium bowl, whisk together the flour, baking powder, and salt. Add the flour mixture to the creamed mixture and mix until just combined.
7. When the cake is cooked, Transfer to a serving plate.
8. In a small bowl, mix together the confectioners’ sugar and lemon zest. Add the confectioners’ sugar to the creamed mixture and mix until just combined.
9. To make the glaze: In a small bowl, mix together the confectioners’ sugar, lemon zest, and lemon juice. Add more confectioners’ sugar or lemon juice as necessary to make a thick but pourable glaze. This glaze should be a little thicker than you’d think, about the consistency of a thick syrup. Spread the glaze over the top of the cake, letting it drip down the sides.
10. Let the glaze set for 15 to 15 minutes before serving. Slice with a serrated knife. The cake will keep up to one week in an airtight container. Let the cake cool in the pan for about 10 minutes, then turn out onto a wire rack to cool completely.

**DIRECTIONS**

**About us:** We perform very high quality legal work. We are highly competent and we have a highly competent support staff, but we are not perfect. We can make mistakes. We will correct a mistake if we find it or if you point it out.

We work by appointment only. Without an appointment, it is unlikely Mr. Carpey would be able to meet with you. Please utilize our support staff to answer your questions and to give you status reports. Our legal assistants and paralegals are very experienced and will often be able to respond to your requests.

What Is ERISA And How Does It Affect My Ability To Get My Disability Insurance Benefits Paid?

Was Your Disability Claim Denied or Delayed Due to ERISA?

Insurance policies can be hard to understand. Nevertheless, if you or a family member has recently become disabled, whether related to an accident or not, you may be entitled to Long Term Disability benefits (LTD) through a policy typically purchased on your behalf by your employer. These are typically group plans, just like with your health insurance coverage, and probably controlled by ERISA (discussed a bit later in this article).

Understanding Disability Insurance Policies

Each type of disability policy may have its own unique definition of “total disability”. There is not necessarily any uniformity between how disability contracts are written when comparing one company to another. However, most of these types of policies typically have a two-year “own occupation” clause. This type of policy pays long term disability (LTD) benefits to you for two years only if you are disabled in the actual occupation in which you were working at the time you became disabled. In other words, whatever job you had on the date of disability, if you can’t perform in that specific job, you will only be paid for two years. After that, you will only be entitled to benefits if you cannot perform “any occupation” of any type. This second type of clause, “any occupation”, is very favorable to the insurance company.

If you purchased your policy privately, i.e. not a group plan, it is possible that the definition of disability may be more favorable to you. A privately purchased LTD policy may or may not have the limiting “any occupation” clause. This does not mean that your disability insurance company will make it easy on you when it comes time to pay your claim. Disability policies are generally very restrictive.

What Is ERISA?

ERISA is the Employee Retirement Income Security Act of 1974. This federal law was originally enacted to protect retirement pensions. Over the years it has been extended by the courts to govern every aspect of employer subsidies, including health insurance and disability insurance paid for by the employer and not the employee, even if you contributed to the payment of your insurance premiums.

How Does ERISA Affect My Ability To Get My Disability Insurance Benefits Paid?

ERISA has specific timeframes for filing disputes with your insurance company, and how the disputes are handled in the court system, as well as appeals of those disputes. Typically, the various rules governing ERISA benefit the insurance company and not the employee seeking disability benefits.

You should be aware that handling the claims process without an attorney puts you at a disadvantage when facing the insurance company. They know the ERISA rules and so do their attorneys. The reason insurance companies are in business is to make a profit for their shareholders. They really do not care about your needs or your family’s needs when it comes to paying a disability or health insurance claim.

At Carpey Law, we can help you through the process of making a claim for LTD benefits and winning your case. Call us for a free case evaluation.
Civic Achievement: Stuart Carpey Helps College Students

In April, Stuart was invited to participate in an online mentoring event at the Leeds School of Business, University of Colorado at Boulder. This was a networking with students and business leaders from Colorado and around the country where functional areas of particular businesses were analyzed by the students, with guidance from the professionals involved. Stuart is always honored to give back to the community, particularly to students who can learn from his specialized experience in owning and managing a law firm.

LAURA CARPEY’S RECIPE OF THE MONTH

Weeknight Bolognese

INGREDIENTS

■ 2 T. good olive oil, plus extra to cook pasta
■ 1 lb. lean ground sirloin
■ 4 tsp minced garlic (4 cloves)
■ 1 T. dried oregano
■ 1/2 tsp crushed red pepper flakes
■ 1/4 tsp dried basil
■ 1/2 tsp dried oregano
■ 1/4 tsp crushed red pepper flakes
■ 1/4 tsp dried basil
■ 1/2 tsp dried oregano
■ 1/4 tsp crushed red pepper flakes

DIRECTIONS

1. Heat 2 tablespoons of olive oil in a large
2. Add the meat in its pink state and has started to brown. Stir in the garlic, oregano, and red pepper flakes and cook for 1 more minute. Pour 1 cup of the wine into the skillet and stir to scrape up any browned bits. Add the tomatoes, tomato paste, 1 tablespoon salt, and 1 1/2 teaspoons pepper, stirring until combined. Bring to a boil, lower the heat, and simmer for 10 minutes.
3. Meanwhile, bring a large pot of water to a boil, add a tablespoon of salt, a splash of oil, and the pasta, and cook according to the directions on the box.
4. While the pasta cooks, finish the sauce. Add the nutmeg, basil, cream, and the remaining 1/4 cup wine to the sauce and simmer for 6 to 10 minutes, stirring occasionally until thickened. When the pasta is cooked, pour the sauce over the pasta, and toss to coat. Serve with Parmesan on the side.
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Stuart Carpey, Esquire

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Malvern, PA 19355

• RADNOR
Radnor Financial Center
150 N. Radnor Chester Rd.,
Suite F 200
Radnor, PA 19087

• MEDIA
811 N. Providence Road
Media, PA 19063

• PHILADELPHIA
1500 Walnut Street
Suite 500A
Philadelphia, PA 19102

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Stuart’s grandpup Piper showing him some love.

Call us today
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