

# Justin Frankel Law Office Wins Disability Benefits for Blood Cancer Patient

*Justin Frankel Law Office secures disability benefits for blood cancer patient after SunLife wrongly denied claim, highlighting advocacy against insurer tactics*

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A blood cancer diagnosis brings immense challenges, but the financial battle with an insurance company can be just as daunting. In the U.S., [blood cancer diagnoses occur every three minutes](#), and many people have their disability claims wrongfully denied or limited.



Law Office of Justin C. Frankel, PC

“True awareness must lead to action,” says Justin C. Frankel, Esq., managing attorney of The Law Office of Justin C. Frankel, PC. “For us, that means taking direct action to protect patients when insurers incorrectly classify physical illnesses like cancer.”

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This case, during Blood Cancer Awareness Month, underscores that our mission is to bring truth, medical facts, and forceful advocacy together to secure the benefits our clients are entitled to.”

*Justin C. Frankel, Esq.*

The firm recently did just that, [securing a full victory](#) for a client with Chronic Lymphocytic Leukemia (CLL) after SunLife insurance tried to limit his benefits to just 24 months by wrongly labeling his cancer-related cognitive impairment a "mental nervous" condition.

**A High-Powered Career Halted by a Blood Cancer Diagnosis**

The client, a Senior Director and Head of Buy and Pay

Digital Technology for a global biotechnology and pharmaceutical company, was diagnosed with Chronic Lymphocytic Leukemia (CLL). This blood cancer, which begins in the bone marrow, caused severe neurocognitive impairment, significantly impacting his memory, focus, and executive function.

His role was intensely demanding, requiring constant international travel between the United States and Germany and the management of high-stakes global transformation initiatives. As his cognitive abilities declined due to the effects of CLL, he became unable to perform the essential duties of his complex occupation, ultimately forcing him to stop working and file a claim for his long-term disability benefits.

### Fighting a Wrongful Denial and a Common Insurance Tactic

Initially, SunLife approved the client's claim but only for a limited 24-month period under the policy's "mental nervous" provision. This classification was made despite clear medical evidence linking his cognitive decline to his physical illness, CLL. This tactic is often used by insurers to limit their financial exposure on high-value claims, as benefits for mental nervous conditions are frequently capped, while those for physical illnesses are not.

After fighting the denial alone for months without success, the client retained Justin Frankel. The firm immediately developed a strategic appeal. This involved obtaining comprehensive neuropsychological testing to objectify his cognitive deficits, collaborating with his treating physicians to build powerful medical support, and engaging a vocational expert to analyze the precise demands of his occupation. By tying this evidence together, the firm constructed an irrefutable case that the client's physical disease, not a mental health condition, prevented him from working.

### A Victory for Justice and a Warning to Insurers

Through meticulous preparation and aggressive advocacy, the Law Office of Justin C. Frankel forced SunLife to completely reverse its decision. The insurer conceded its error and approved the client's claim based on his physical and cognitive restrictions for the maximum duration of the policy, providing him with the financial security he was rightfully owed.

"When insurance companies misclassify serious physical conditions like blood cancer as mental nervous limitations, they jeopardize the livelihoods of those already facing devastating health challenges," said Justin C. Frankel, Esq., managing attorney of the firm. "This case, during Blood Cancer Awareness Month, underscores that our mission is to bring truth, medical facts, and forceful advocacy together to secure the benefits our clients are entitled to. Awareness must lead to action."

About The Law Office of Justin C. Frankel, P.C.

[The Law Office of Justin C. Frankel, P.C., represents individuals](#) across the country in long-term disability insurance claims, with a focused expertise in ERISA and private disability insurance law. The firm is dedicated to protecting the rights of policyholders who have been wrongfully denied the benefits they paid for, combining compassionate client service with aggressive legal representation against powerful insurance companies.

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