



Michael Sizemore

## Long Road Back

At 27, Michael Sizemore was living two of his dreams. Ever the athlete, he was training to participate in his first marathon. And he was enjoying his new position advocating for the unemployed and disadvantaged in his community through the nonprofit organization where he worked. After years of study and earning his masters degree in public administration, he felt prepared to start his life's mission of helping others.

Both those dreams came crashing down around him one night while he was out with friends. As they were walking across the street, a drunk driver ran a red light at high speed and hit Michael.

His injuries were so severe, including major head trauma, that doctors were unsure if he would survive. He was placed in an induced coma and his parents rushed to his side. There

were countless surgeries to treat his head injuries, repair his shattered legs and address the multitude of other injuries he suffered.

Through strength, determination and a lot of rehabilitation, Michael is improving every day, including being able to walk again. But during the three years it has taken, he has been unable to return to work. Instead, he has relied on the long-term disability insurance he had through work and his individual disability insurance, which replace a percentage of his salary. With them, he's been able to pay his rent and utilities, and afford to keep his truck.

While his life will never be as it was before, Michael is hopeful that he'll be able to work again soon. And he credits his disability insurance with helping him get there. "I'm still rebuilding my life and myself," he says. "My disability insurance has been key. I wouldn't be where I am without it."

Did you know that 1 in 4 of today's 20 year-olds will become disabled at some point in their career?<sup>1</sup> That's why it's so important to understand what disability insurance is and ensure you have adequate coverage. Learn more at [www.lifehappens.org/DI](http://www.lifehappens.org/DI).



<sup>1</sup> U.S. Social Security Administration, Fact Sheet Feb. 7, 2013



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