

A Testimonial for Individuals and Families

Profile

- Ultra-specialized field
- Helping to protect a business
- Helping to protect a family
- Disability Income Insurance



Jana and Dr. Jerry Tanner

Meet the Tanners.

“You always think it’s not going to be you. You always think it’s going to be somebody else. But when it becomes you...it’s a whole different ballgame.”

MassMutual Customer VoicesSM: real people, real solutions.

Dr. Jerry Tanner finished medical school in 1978. After his ophthalmology residency, he did a sub-specialty year of training in glaucoma and glaucoma surgery, putting him in an ultra-specialized area.

Jerry then began his own practice, taking over an existing practice from an ophthalmologist who had become disabled. As his practice grew and expanded, Jerry quickly realized, “...what it would take to maintain the business...should something ever happen to me.”

Over the years, Jerry bought disability income insurance policies and added business overhead expense insurance policies to help protect his family and the responsibility he had to his business.

“I was always real busy in my ophthalmology practice and schedule, working as much as I needed to work and never seemed to miss out on vacation or anything like that,” Jerry says. He would run an average of 60 miles a week and Jerry always believed, “If I took care of my body, it would take care of me.”

Insurance Strategies



We'll help you get there.™

Then in 2002, at age 50, a routine physical revealed that five of the vessels to Jerry's heart were 95% blocked with plaque. Two days later he underwent heart surgery, which triggered a sequence of operations over the next four years that ended up also including hip surgery.

After becoming disabled, Jerry contacted MassMutual agent Bob Bettenhausen. "Bob, I've had some health issues and I have some policies," Jerry says, "I need somebody to be a good advocate for me." Bob said, "We'll do that."

Without Disability Income Insurance, this may have been devastating to Jerry's family and his business. The policies allowed Jerry's practice to continue operations, and for he and his wife to continue to live comfortably. In addition, Jerry's wife Jana was able to cut back on her own work schedule to stay home and take care of him so that he did not have to go into a facility.

“We would love to have him healthy, because I know he'd be one of the best ophthalmologists in this area, but if he can't be one-hundred percent healthy, at least we can help him to be healthy financially through MassMutual disability payments.”



– **Bob Bettenhausen**
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Lincoln, NE

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