



Focus on recovery

For more than six months Perry Chan wasn't able to work; yet he didn't have to worry about how he was going to pay his mortgage or help provide for his wife and daughter. He could focus on fighting the biggest battle of his life.

Perry had been sick with the flu twice in two weeks. He went to see his doctor expecting to be prescribed antibiotics and plenty of rest. Instead his doctor recommended a series of tests, including a colonoscopy.

"It was the day before Valentine's Day 2008 when I had the colonoscopy," says Perry from his home in Germantown, Md. "Coming out of it, I thought, 'it's going to be nothing,' but they ended up finding thousands of polyps in my colon."

The 37-year-old was diagnosed with a rare form of colon cancer — a result of a genetic abnormality that accounts for 1 percent of all cases of colorectal cancer.

"Of course the immediate reaction is you break down in tears," says Perry. "Then you would think the first question you'd ask yourself is 'How long do

I have to live?' But actually my immediate reaction was, because I had a 50-50 shot of passing it down to my kids, what have I given my daughter?"

Perry and his wife, Vanessa, both decided to return to work the next day. "But for the next two weeks, neither of us could concentrate. The primary reason I couldn't was I knew my wife was worrying about possibly losing her husband."

After seeing a surgeon to plan out his treatment options, Perry started thinking about how much time he would need to take off from work, and the disability income insurance policy he'd purchased five years earlier.

"I thought, 'it's going to be nothing.'"

When he and Vanessa initially considered purchasing disability income insurance, they thought about it for just Vanessa. They were beginning to think about starting a family and thought disability income insurance would be important in case something happened with the pregnancy that would keep Vanessa away from work longer than expected. Then Perry decided to consider it for himself as well — just in case, Perry says.



Perry shares a healthy snack with his 3-year-old daughter, Keira. Since his diagnoses, he's more conscious of his diet and exercises regularly.

“When you’re sick, you should only have to concentrate on getting well, not having enough money to pay the utility bill.”

“A lot of times when people think about disability insurance and having a disability they think about throwing out their back or breaking a leg, not cancer,” says Perry.

Perry underwent six weeks of chemotherapy and radiation before having surgery to remove his colon. After recovery, Perry was back in the office working full time.

“Having the disability insurance made it easier, because I didn’t have to worry about having enough money for the mortgage and enough to live on,” says Perry. “When you’re sick, you should only have to concentrate on getting well, not having enough money to pay the utility bill.”

As he was preparing to take another month off work to undergo another round of chemotherapy, doctors discovered cancer had spread to his liver.

“At this point, it wasn’t just the disability income insurance policy that was helping, it was my life insurance policy too,” says Perry. “I knew that if I didn’t make it through this, the house and my daughter’s college fund would be paid for, and my wife wouldn’t have to worry about that ever again.”

Seven months after his initial diagnosis of colon cancer, Perry underwent surgery to have 60 percent of his liver removed, followed by four more months of chemotherapy. “Finally I finished up in March 2009. The doctors did a scan and said I was clear,” says Perry. “Since then I’ve had nothing new appear.”

To celebrate, Perry took his family to Disney World. “We just decided we weren’t going to wait anymore to do the things we want to,” says Perry.

Perry is now back working full time and enjoying spending time with his family.

“One in 3 million people have the kind of cancer I had,” says Perry. “I never thought I would have it. You just don’t know. And that’s why you buy insurance.”



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