

My name is Jean Rockwell. I was a full time registered dental hygienist for 29 years, before I was forced to retire due to a disability. Fortunately, I had purchased disability insurance early in my career and was not financially devastated by my loss of income. I had protected my paycheck with disability insurance.

I had practiced full time in my last dental office for 23 years. I was happy there, and I had planned to retire when my employer did. Then, one day without any warning, I started to experience pain in the thumb joint region in both hands. It was progressively getting worse. I went to my physician and I was referred to an orthopedic surgeon who specializes in hands. He did an exam and said, "I can tell you right now what is wrong with your thumbs.....you have arthritis!" Arthritis? I was too young for arthritis, wasn't I? Well, arthritis has no age barrier.

When x-rays were taken of my hands, it was confirmed that it was a type of arthritis called carpo-metacarpal arthritis. I have since learned that this type of arthritis affects many dental hygienists. I was prescribed cortisone injections and splints and nothing seem to relieve the pain.

My doctor decided that I should reduce my work schedule by one day a week. This helped alleviate the pain for a short time, but eventually it was recommended I stop working completely. My surgeon said, "I will be replacing your thumb joints in 5 years if you continue your work as a dental hygienist!" I knew he was correct and I had to make the difficult decision to retire from a job that I loved.

The silver lining of my story is that I had purchased an individual disability insurance policy many years ago. I had increased my benefits every year when this was offered. This allowed me to retire and receive a monthly benefit that was almost as much money as I was receiving (after taxes) when I was employed. I don't know what I would have done, if I did not have this insurance. How would I have paid my bills? I would not have been able to maintain my current lifestyle.

Please remember that the arthritis was aggravated by the constant pressure of pinching and gripping the dental instruments. Arthritis will never get better only worse. I hope you never have any of these problems, but if you do, you want to be sure you are protected with a good disability insurance policy.

In 2009, I retired completely from clinical dental hygiene. I am currently licensed in California, and I continue to keep up to date in dental hygiene by maintaining my membership in the California Dental Hygienists' Association, and regularly attending my local component dental hygiene meetings. I am passionate about educating dental hygienists and other dental professionals about the need to protect their futures with a comprehensive disability insurance policy. Please feel free to contact me with any questions. I can be reached at (619) 517-5894 or email me at jeanrdh@auerbachandgussin.com