



*“I really began to live again
the day I returned to work.”*

— Tom Young

In mere seconds, Tom Young’s life changed forever.

At the time of his accident, Tom was only 29, with a wife and two young children — Matt, then 4, and Michelle, who was just 15 months old. He had recently been promoted to fire district manager for the city of Golden.

“I had finally gotten the job I wanted, after working my way up from a volunteer firefighter,” Tom says. Besides working full time, he was taking night classes to finish his college education.

One early summer evening in 1990, Tom was part of a team that responded to a hang glider crash on Lookout Mountain. During the rescue, a gust of wind caught the glider, causing it to lift off the ground and head toward the rotors of a landing helicopter. Fearing injury to the helicopter crew, Tom tried to hold the glider down. Instead, it carried him 25 feet in the air and over a rock outcropping. Tom plummeted, tumbling and fracturing several vertebrae in his neck.

By the time rescue workers came to his aid, he wasn’t breathing and had no pulse.

Tom spent the next four weeks in the ICU, unable to breathe on his own. Next came a four-month stay at Craig Hospital, learning how to live in what’s known as a “sip-n-puff wheelchair”; Tom puffs into a straw that controls his wheelchair when he wants to go forward and sips to move in reverse.

Despite his progress, Tom suffered a deep depression.

"I felt sorry for myself for two and a half years," he explains. "Then I changed my attitude and went back to work for the Golden Fire Department." That move served as his turning point.

"I really began to live again the day I returned to work."

Today Tom volunteers full time, producing videos, publications, newsletters and anything else the department needs.

"Pinnacol helped me get beyond my personal struggles and depression, so that I could be productive with my life and future," he says. "In particular, Betty (Hearty, a Pinnacol strategic nurse case manager) was phenomenal. She was truly in it for what was best for Tom Young and his family."

Now, Tom is past his darkest days. When people meet him, they're impressed with his quick wit, charisma and positive attitude. But seriousness creeps into his voice when he says his disability would never change one thing — his kids attending college.

"I made the mistake of not finishing my degree right out of high school," Tom says. "Linda and I hammered college into our kids. It's a lesson I wanted to pass on."

From the time they were tykes, Matt and Michelle knew they would attend college. But they didn't know it would once again be Pinnacol — specifically the Pinnacol Foundation — that would be there to help. The Youngs found out about the Pinnacol Foundation, which grants scholarships to children of Colorado workers injured or killed on the job, from Carmella Barbieri, a Pinnacol strategic claims representative.

"I knew they were on limited finances and looking for ways to help with college expenses," says Carmella. "They didn't know they were eligible and appreciated my telling them about the foundation. They're a wonderful family, and it made me feel good that we could award scholarships to both children."

Thanks to Pinnacol, the future is full of promise for the Youngs and their children.

"I was treated the best during some of the darkest days of my life, when we didn't know if I was going to live or not," says Tom. "When you're coping with something as catastrophic as the injury I experienced, being able to deal with an insurance company that's nice and that treats you like a human being is so important."



“They took the time to simply ask how we were doing.”

— Jandale Carter

On Aug. 25, 2005, the unthinkable happened to the Carter family.

Barry Carter, a salvage yard mechanic in Greeley, was electrocuted while performing routine maintenance on a high-voltage machine.

Jandale Carter — Barry’s wife — remembers the pounding on her front door that day. Looking out, she saw the salvage yard owner and his wife. “And that’s when I knew something was wrong,” Jandale says. Hours later, she had to tell her three teenage children that their father was gone.

“That was the hardest thing I ever had to do,” Jandale says. “To see their faces and their reactions — it just tore them apart.”

Pinnacol claims specialist Liana Dyson decided to wait a few days before contacting Jandale. “She needed time to cope,” Liana says, “everything was coming at her so quickly.”

Three days after the tragedy, Liana initiated the first of many conversations with Jandale to explain the benefits available to her family.

“I was so confused and knew immediately that without Barry’s income we would suffer,” Jandale says. “Pinnacol changed all that for us. Not only did they walk me through the benefits and what would happen next, they took the time to reassure me that we would be OK. They even called to simply ask how we were doing. The folks at Pinnacol really care.”

Part of Liana’s role at Pinnacol is to train other claims representatives and nurses. Employees are encouraged to put faces with names, to meet with injured workers and their families, and to take the time necessary to build relationships.

"I tell people to put themselves in that person's shoes," Liana says. "Imagine your father, mother or sister suffering a work injury or, God forbid, losing a spouse. You wouldn't want them to be treated like a claim number. You'd want someone to take the time to really listen and care about them."

Some say that during life's lowest points, you find out who your friends are. And others come into your life as if they were sent to help.

"After we buried my husband, there were some people we never heard from again. But I did keep hearing from Pinnacol — and that meant a lot. Five years later, you're still here for me and my kids," Jandale says.

In addition to receiving Barry's benefits, two of Jandale's children — Sean and Maggie — have been recipients of Pinnacol Foundation college scholarships. Next year, Carly, the Carters' youngest, will be starting college and applying for a scholarship of her own.

Jandale explains that most scholarships are out of reach for the children of injured workers, who are often stretched thin with helping to support the family or care for the injured parent. Kids whose parents were killed on the job bear an even heavier burden, battling depression and other forms of emotional upheaval.

"High school was hard for Maggie, and her grades suffered. And Sean had a point last year when he finally just crashed," Jandale says. "But the Pinnacol Foundation was understanding and cared about their problems — they stuck with my kids through the hard times."

From the time their children were little, Barry and Jandale had always stressed the importance of a college education.

"Not going to college wasn't really an option for my kids," Jandale says. "Thanks to the Pinnacol Foundation, they are able to pursue their dreams. Their father would be so incredibly proud of them."

Liana says that watching the progress and recovery of families like the Carters is what makes her job worthwhile.

"I cannot believe the strength this woman has shown," Liana says. "Jandale has taken this horrible tragedy and rebuilt her life. To watch her kids graduate from high school and then send them off to college ... I think it's amazing. I respect and admire her so much for that."



“They took care of me like I was family.”

— Harley Bowers

Harley Bowers was pretty skeptical about workers' compensation insurers when he first injured himself on a Buena Vista construction site in 2007.

“You hear things about workers' comp, and I was prepared for the worst,” Harley says. He even took out a second mortgage on his home before an initial round of surgery to repair his severely broken foot.

“I figured I'd need it to cover extra medical expenses,” Harley says with a grin, “but I never had to use it.”

His ordeal began on an icy winter morning, five days before Christmas. As a construction supervisor, Harley and his crew had climbed atop a high deck to unload materials. The ladder they used had been well-secured. But as they worked, someone borrowed the ladder and failed to resecure it. Harley was the first to climb down.

“As soon as I set my foot on the ladder, it was gone,” he says. Harley crashed to the ground, his left foot landing on a sharp piece of metal, breaking and separating the bones.

During surgery, a doctor inserted steel plates and screws to repair his foot, but it never healed properly. And that's when Harley got worried again. He suspected his diabetes was complicating the healing process.

“I was thinking, ‘Oh, what's the insurance company gonna say now?’” Harley says. “But it was never an issue. Later, I got a staph infection and the Pinnacol people stood by me through that too.”

To Harley's surprise, it was Pinnacol nurse Betty Claridge who suggested he see a different doctor. Harley took that advice and was much happier with the outcome.

"When it was clear my foot wasn't healing, Betty took it on just like I was her family," Harley recalls. "She gave me suggestions on what to do and set up all my appointments. Most important, she said, 'Don't worry. This happens.'"

On the administrative side, Pinnacol claims representative Sherry Mars was Harley's advocate in moving along paperwork and making sure his wage-replacement checks were properly scheduled in Pinnacol's system.

"It was more like they were friends. They cared. They wanted to help," Harley says.

He offers this advice to others who are injured on the job: "I'd tell them not to worry. But I'd also tell them to get their paperwork done so that Pinnacol can help. It's like a marriage: Both sides need to do their part to make it work."

Harley is now retired, but his outlook on workers' compensation has come a long way.

"Pinnacol is more than just an insurance company. It's a company that's there to take care of people when they get hurt."