

I Just Kept Thinking He's 48 Years Old; He's Not Going To Die!

Jenni Sustrate

Registered Retirement Consultant

On August 10, 2011 I got the call that there was an accident and he was unconscious. He was flown to Saskatoon and was in ICU for 7 days. They kept saying he was never going to make it.

I felt stress, panic and fear. He was in coma for 21 days. My biggest fears were whether he was going to be able to recognize me, speak, walk, or if he was going to lay there and be tube fed the rest of his life.

When Wayne was first hurt, I never even thought of insurance until after the initial shock of the accident which was 3 days later. It wasn't until then that it hit me what the hell are we going to do with the bills? I contacted his work, they said he had sick time coming. This would keep the wolves away as the truck, cable and cell phone were covered for a time being. Then I thought I don't have anything to cover my time off to take care of him. He was in the hospital recovering for 3 months. This was only the start.

I took all the sick days I could and all the holidays I had coming otherwise I wouldn't be able to keep everything afloat. You use everything and then you have no options when you don't have insurance. There's lots you worry about. His therapy and maintaining him at home and having to be home to take care of him 24/7 was all on my shoulders. What kept me going was wanting him to get better because we wanted to get married and I wanted him to walk me down the aisle. We just wanted our life back.

Wayne passed July 26, 2012.

I was devastated, heart broken, lost, terrified and I felt like my life ended with his. He was my soulmate. I just kept thinking how unfair this was; he had so much to live for yet.

The day he died he woke up happy, laughing and joking with me. Later on that morning, he said felt like he had heart burn so I took him to the hospital. He was there one minute and we were talking and making plans and then he was gone. So, we spent his last hour talking about how much we loved each other and how proud I was of him. Little did I know, that was going to be his last hour of life.

After that for I don't know how long my life was a blur.

**Jenni Sustrate, Registered Retirement Consultant
Insurance and Financial Strategist**

780-288-5477
js@sustratestrategies.ca
www.sustratestrategies.com

