

## **How does IEEE Member Group Disability Income Insurance provide flexible ways to utilize your benefits?**

**By Lynn Koblin, CAE**

**Disability income insurance, as the name suggests, covers a portion of your earnings when you cannot work due to an accident or illness. Sometimes you might have a hiatus from work and have no income. Does that put the disability policy at risk? What if you were collecting disability benefits, but you are able to ease back to work? Life circumstances such as these are common, but in the past, disability insurance was restrictive in its ability to accommodate such real-life circumstances.**

**IEEE Member Group Disability Income Insurance added two new protections in 2018 to support members better.**

**New! Leave of Absence or Lay-Off Benefit:** IEEE members can continue their IEEE Member Group Disability Income Insurance coverage for up to 180 days to take a leave of absence or in the event of a lay-off. Leaves must be authorized in writing and all other conditions of coverage must be met. This feature is now incorporated in the policy at no additional cost.

IEEE members have concerns about returning to work or their own business following a period of disability. They may be able to work some of the time, but cannot yet work full time, and are concerned about losing insurance benefits if they work at all.

**New! Residual Disability Benefit:** An illness may leave you unable to perform some but not all your job functions. If you are under age 65 and a covered illness or organ donation results in an earnings loss of at least 20% you may receive a residual disability benefit. The amount payable is based on a loss of earnings ratio as described in your certificate, and ends the earlier of the date your earnings loss ratio is less than 20% or the maximum benefit period, including covered total disability benefits, if any, is reached.

For details and more information\*, see [IEEEinsurance.com/DisabilityInsurance](http://IEEEinsurance.com/DisabilityInsurance).

\*Including features, costs, eligibility, renewability, limitations and exclusions.

The IEEE Member Group Disability Income Insurance Plan is available in the U.S. (except VT and territories) and Puerto Rico. This plan is underwritten by New York Life Insurance Company, 51 Madison Ave., New York, NY 10010 on Policy Form GMR.

The IEEE Member Group Insurance Program is administered by:  
Mercer Health & Benefits Administration LLC  
12421 Meredith Drive  
Urbandale, IA 50398

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