

Are you risking your paycheck on a misconception?

What's more likely to stop you from working and earning an income?

- A) A serious car accident
- B) A degenerative disk in your back or lower back pain
- C) Cancer

If you're like most Americans, your answer was "A" — that an accident would be the most likely reason that you'd be disabled and unable to earn a paycheck.

But you'd be wrong.

In fact, in the U.S. **accidents accounted for less than 10% of all disability claims** in 2012, according to a recent analysis conducted by the Council for Disability Awareness.

So what's more likely to cause a disability that stops Americans from working?

The "top 5 reasons" may make you rethink disability insurance:

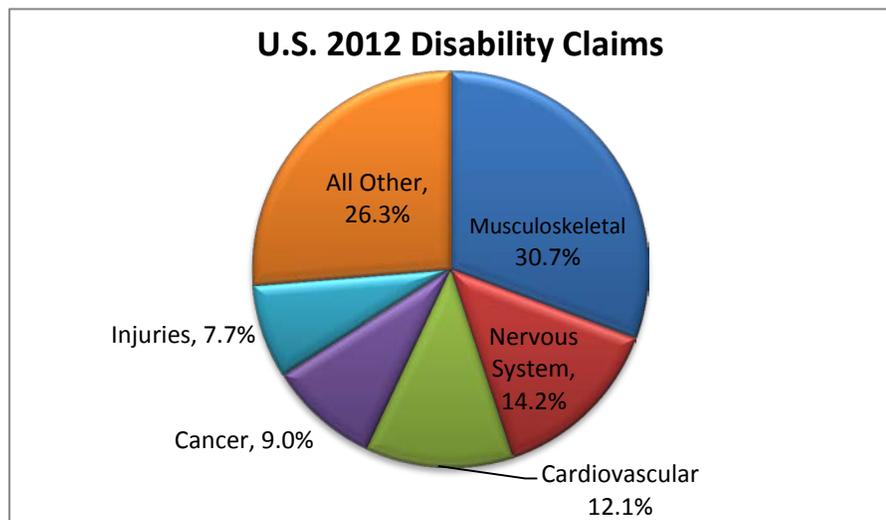
1. **Musculoskeletal and connective tissue disorders.** Think back pain, joint problems, arthritis, degenerative disks, and sciatica. Issues like that caused 30.7% of long-term disability claims in 2012.

2. **Nervous system and sensory conditions.** Multiple sclerosis, epilepsy, Alzheimer's, Parkinson's disease, eye and ear disorders accounted for 14.2% of claims.

3. **Cardiovascular or circulatory issues.** This is where medical problems like hypertension, chronic heart disease, heart attack, stroke and aneurysm come in to play. These issues made up 12.1% of claims.

4. **Cancer.** Could you do your job if you were undergoing chemotherapy for lung or breast cancer? Think about the impact of lymphoma, Hodgkin's disease or leukemia. They were responsible for 9% of disability claims.

5. **Injuries.** Accidents are the smallest piece of the disability pie. And they're grouped together with fractures, sprains and strains, dislocations, burns, poisoning and allergic reactions to make up 7.7% of claims.



Do the results surprise you? How many people do you know who've been diagnosed with cancer? Who suffer from chronic back pain? Who've had a stroke or heart attack?

When you think about disabilities on those terms, it may very well prompt you to rethink your level of disability insurance protection.

As an IEEE member located in the United States (except VT and territories), Puerto Rico and Canada (except Quebec), you can set up a safety net for your income with disability protection offered at economical group rates. To find out more*, visit IEEEinsurance.com to see how this coverage works.

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

U.S. SOURCE FOR CLAIM STATISTICS: The 2013 Council for Disability Awareness Long-Term Disability Claims Review.

The IEEE Member Group Insurance Program is administered by:
Mercer Consumer, a service of Mercer Health & Benefits Administration LLC
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Urbandale, IA 50398

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

This coverage is available to residents of Canada (except Quebec) through Marsh Canada Limited. Stephen Fretwell, an employee of Marsh Canada Limited, acts as a broker with respect to residents of Canada.

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