

Issue and Participation Limits

Disability Income Insurance Quick Reference Guide

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.



MassMutual® Issue and Participation Limits

Use No-Group LTD

Issue Limits for:

- Cases with no Group LTD in-force — individual and multi-life

Use Participating with Group LTD Issue and Participation Limits for:

Non-Taxable with Group LTD	
Radius Choice/Radius	Up to and including \$70,000
Taxable with Group LTD	
Radius Choice/Radius	Up to and including \$100,000

Maximum MassMutual Issue Limit

- In-force MassMutual coverage in combination with the new MassMutual insurance being applied for cannot exceed MassMutual’s Maximum Issue Limit.

Maximum Participation Limits with Individual and Association coverage

- In-force coverage (individual, and association) with another company (or companies) in combination with the new MassMutual insurance being applied for cannot exceed MassMutual’s Maximum Participation Limit. Additionally, we will never issue more than the Maximum Issue Limit.

Maximum Participation Limits with Group LTD

- In-force GLTD coverage in combination with the new MassMutual insurance being applied for cannot exceed MassMutual’s Maximum Participation Limit. Additionally, we will never issue more than the Maximum Issue Limit.

Issue and Participation Limit Charts

Disability Income (DI)

I & P Limitspages 2–3

- A. USXX Chart (all states except CA, FL and PR)
- B. California, Florida, and Puerto Rico Chart

DI Limits by Income Levelpages 5–10

BOE I & P Limitspage 12

Buy-Sell I & P Limitspages 13

We continue to segment limits based on available products; when reviewing the chart be certain to look for the product, age and occupation class to determine the maximum issue and participation limit available.



A. USXX Chart (all states except CA, FL and PR)

Individual, Association* and Multi-Life Radius ChoiceSM/Radius[®]

Maximum Issue and Participation Limits

Occ Class**	USXX Maximum MM Issue Limit		USXX Maximum Participation (existing other DI coverage) Limit		USXX Maximum Participation (existing GLTD) Limit	
	Ages		Ages		Ages	
	18-60	61+	18-60	61+	18-60	61+
5A, 4A	\$30,000	\$10,000	\$35,000	\$10,000	\$35,000	\$10,000
5P, 4P, 3P	\$20,000	\$10,000	\$30,000	\$10,000	\$35,000	\$10,000
3A	15,000	10,000	20,000	10,000	25,000	10,000
2A/A	10,000	5,000	15,000	5,000	20,000	5,000

* Not available in New York

** Please refer to the DI Reference Manual (DI 1075), Section 2, to determine if Occupational Class Modifiers are applicable. For use with Radius Choice only.

B. California, Florida*, and Puerto Rico Chart

Individual, Association and Multi-Life Radius ChoiceSM/Radius[®]

Maximum Issue and Participation Limits

Occ Class**	CA, FL & PR Maximum MM Issue Limit		CA, FL & PR Maximum Participation (existing other DI coverage) Limit		CA, FL & PR Maximum Participation (existing GLTD) Limit	
	Ages		Ages		Ages	
	18-60	61+	18-60	61+	18-60	61+
5A,4A	\$20,000	\$10,000	\$25,000	\$10,000	\$30,000	\$10,000
5P,4P, 3P	\$15,000	\$10,000	\$20,000	\$10,000	\$25,000	\$10,000
3A	15,000	10,000	20,000	10,000	25,000	10,000
2A/A	10,000	5,000	15,000	5,000	20,000	5,000

* Maximum issue age in FL is 60.

** Please refer to the DI Reference Manual (DI 1075), Section 2, to determine if Occupational Class Modifiers are applicable. For use with Radius Choice only.

Participation with Group LTD Coverage

Participation with Group LTD limits allows for flat replacement ratios for all cases with Group LTD.

Radius ChoiceSM/Radius[®]

Income Range	Non-Taxable Participation Limit Percent*	Income Range	Taxable Participation Limit Percent*
\$16,000-70,000	Individual Non-taxable Participation Limit	\$16,000-100,000	Individual Taxable Participation Limit
\$70,000+	65%	\$100,000+	80%

* Subject to our maximum published issue and participation limits based on age and occupation class.

Issue and Participation Limits

Non-Taxable and Taxable Benefit Tables

Earned Income – salary, wages, commissions, bonus and business income after expenses.

Base Monthly – maximum basic monthly benefit.

Social Insurance Rider Monthly – maximum Social Insurance monthly benefit.

Individual Issue Limit – maximum issue available through MassMutual (deduct in-force individual or association coverage).

Participation with Group LTD Limit

This is the maximum amount of disability income coverage in which MassMutual will share a risk with Group LTD; however, we will never issue more than the Maximum Issue Limit. (Example: Class 4P, not in CA/FL/PR, earning \$520,000 – eligible maximum is \$28,200 – has LTD in-force of \$5,000. While client is eligible for an additional \$23,200, the most we will issue is \$20,000 as this is our maximum **issue** limit for this occ class).

Rules

1. Minimum income of \$16,000 required for all products.
2. The Social Insurance Rider is required:
 - For occupation classes 2A or A.
 - Within state cash sickness states for all 5A/5P, 4A/4P and 3A/3P occupation classes with a 60-day wait.
3. Social Insurance Rider cannot be used in LTD/DI Combination plans that offset for Social Security. Use the participation with Group LTD Limits to determine the base benefit.
4. The Participation with Group LTD Limits applies to LTD/DI combination plans only – not association or individual DI coverage.
5. When insuring bonus income, we will include income based on the following:
 - Current year paid bonus is greater than prior year bonus – average the two years.
 - Current year paid bonus is less than prior year bonus – use 100% of the current year bonus.
 - Only current year paid bonus provided – use 75% of the current year paid bonus
 - Current year bonus is zero – no bonus will be added to income.
6. Discount factor, applied to employer-paid group coverage in-force when considering employee-paid individual coverage, is 30%. This 30% discount actually converts the employer-pay coverage to what the applicant will receive after taxes**, allowing us to compare similar coverage.

** Not applicable in Puerto Rico as benefits are received tax free.

NON-TAXABLE ISSUE LIMIT CHART NO-GROUP LTD

Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}	Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}
16,000	350	650	1,000	140,000	5,450	1,350	6,800
18,000	450	650	1,100	145,000	5,700	1,350	7,050
20,000	650	650	1,300	150,000	5,950	1,350	7,300
22,000	670	750	1,420	155,000	6,175	1,350	7,525
24,000	790	750	1,540	160,000	6,400	1,350	7,750
26,000	810	850	1,660	165,000	6,625	1,350	7,975
28,000	880	900	1,780	170,000	6,850	1,350	8,200
30,000	1,000	900	1,900	175,000	7,050	1,350	8,400
32,000	1,010	1,000	2,010	180,000	7,250	1,350	8,600
34,000	1,120	1,000	2,120	185,000	7,475	1,350	8,825
36,000	1,130	1,100	2,230	190,000	7,700	1,350	9,050
38,000	1,240	1,100	2,340	195,000	7,950	1,350	9,300
40,000	1,350	1,100	2,450	200,000	8,200	1,350	9,550
42,000	1,450	1,100	2,550	210,000	8,650	1,350	10,000
44,000	1,550	1,100	2,650	220,000	9,150	1,350	10,500
46,000	1,550	1,200	2,750	230,000	9,550	1,350	10,900
48,000	1,650	1,200	2,850	240,000	9,950	1,350	11,300
50,000	1,750	1,200	2,950	250,000	10,450	1,350	11,800
52,000	1,850	1,200	3,050	260,000	10,850	1,350	12,200
54,000	1,950	1,200	3,150	270,000	11,250	1,350	12,600
56,000	2,050	1,200	3,250	280,000	11,650	1,350	13,000
58,000	2,050	1,300	3,350	290,000	12,050	1,350	13,400
60,000	2,150	1,300	3,450	300,000	12,350	1,350	13,700
65,000	2,325	1,350	3,675	310,000	12,750	1,350	14,100
70,000	2,550	1,350	3,900	320,000	13,050	1,350	14,400
75,000	2,750	1,350	4,100	330,000	13,350	1,350	14,700
80,000	2,950	1,350	4,300	340,000	13,600	1,350	14,950
85,000	3,175	1,350	4,525	350,000	13,800	1,350	15,150
90,000	3,400	1,350	4,750	360,000	14,000	1,350	15,350
95,000	3,625	1,350	4,975	370,000	14,200	1,350	15,550
100,000	3,850	1,350	5,200	380,000	14,400	1,350	15,750
105,000	4,050	1,350	5,400	390,000	14,600	1,350	15,950
110,000	4,250	1,350	5,600	400,000	14,800	1,350	16,150
115,000	4,450	1,350	5,800	410,000	15,000	1,350	16,350
120,000	4,650	1,350	6,000	420,000	15,200	1,350	16,550
125,000	4,850	1,350	6,200	430,000	15,400	1,350	16,750
130,000	5,050	1,350	6,400	440,000	15,600	1,350	16,950
135,000	5,250	1,350	6,600	450,000	15,800	1,350	17,150

NON-TAXABLE ISSUE LIMIT CHART NO-GROUP LTD

Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}	Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}
460,000	16,000	1,350	17,350	840,000	23,600	1,350	24,950
470,000	16,200	1,350	17,550	850,000	23,800	1,350	25,150
480,000	16,400	1,350	17,750	860,000	24,000	1,350	25,350
490,000	16,600	1,350	17,950	870,000	24,200	1,350	25,550
500,000	16,800	1,350	18,150	880,000	24,400	1,350	25,750
510,000	17,000	1,350	18,350	890,000	24,600	1,350	25,950
520,000	17,200	1,350	18,550	900,000	24,800	1,350	26,150
530,000	17,400	1,350	18,750	910,000	25,020	1,350	26,370
540,000	17,600	1,350	18,950	920,000	25,240	1,350	26,590
550,000	17,800	1,350	19,150	930,000	25,460	1,350	26,810
560,000	18,000	1,350	19,350	940,000	25,680	1,350	27,030
570,000	18,200	1,350	19,550	950,000	25,900	1,350	27,250
580,000	18,400	1,350	19,750	960,000	26,120	1,350	27,470
590,000	18,600	1,350	19,950	970,000	26,340	1,350	27,690
600,000	18,800	1,350	20,150	980,000	26,560	1,350	27,910
610,000	19,000	1,350	20,350	990,000	26,780	1,350	28,130
620,000	19,200	1,350	20,550	1,000,000	27,000	1,350	28,350
630,000	19,400	1,350	20,750	1,010,000	27,220	1,350	28,570
640,000	19,590	1,350	20,940	1,020,000	27,440	1,350	28,790
650,000	19,800	1,350	21,150	1,030,000	27,660	1,350	29,010
660,000	20,000	1,350	21,350	1,040,000	27,880	1,350	29,230
670,000	20,200	1,350	21,550	1,050,000	28,100	1,350	29,450
680,000	20,400	1,350	21,750	1,060,000	28,320	1,350	29,670
690,000	20,590	1,350	21,940	1,070,000	28,540	1,350	29,890
700,000	20,800	1,350	22,150	1,080,000	28,650	1,350	30,000
710,000	21,000	1,350	22,350	1,090,000	28,800	1,350	30,150
720,000	21,200	1,350	22,550	1,100,000	28,950	1,350	30,300
730,000	21,400	1,350	22,750	1,110,000	29,100	1,350	30,450
740,000	21,600	1,350	22,950	1,120,000	29,250	1,350	30,600
750,000	21,800	1,350	23,150	1,130,000	29,400	1,350	30,750
760,000	22,000	1,350	23,350	1,140,000	29,550	1,350	30,900
770,000	22,200	1,350	23,550	1,150,000	29,700	1,350	31,050
780,000	22,400	1,350	23,750	1,160,000	29,850	1,350	31,200
790,000	22,600	1,350	23,950	1,170,000	30,000	1,350	31,350
800,000	22,800	1,350	24,150	1,180,000	30,150	1,350	31,500
810,000	23,000	1,350	24,350	1,190,000	30,300	1,350	31,650
820,000	23,200	1,350	24,550	1,200,000	30,450	1,350	31,800
830,000	23,400	1,350	24,750	1,210,000	30,600	1,350	31,950

NON-TAXABLE ISSUE LIMIT CHART NO-GROUP LTD

Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}
1,220,000	30,750	1,350	32,100
1,230,000	30,900	1,350	32,250
1,240,000	31,050	1,350	32,400
1,250,000	31,200	1,350	32,550
1,260,000	31,350	1,350	32,700
1,270,000	31,500	1,350	32,850
1,280,000	31,650	1,350	33,000
1,290,000	31,800	1,350	33,150
1,300,000	31,950	1,350	33,300
1,310,000	32,100	1,350	33,450
1,320,000	32,250	1,350	33,600

Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}
1,330,000	32,400	1,350	33,750
1,340,000	32,550	1,350	33,900
1,350,000	32,700	1,350	34,050
1,360,000	32,850	1,350	34,200
1,370,000	33,000	1,350	34,350
1,380,000	33,150	1,350	34,500
1,390,000	33,300	1,350	34,650
1,400,000	33,450	1,350	34,800
1,410,000	33,600	1,350	34,950
1,420,000	33,650	1,350	35,000

NON-TAXABLE ISSUE LIMIT CHART NO-GROUP LTD

¹ For class 5A, 5P, 4A, 4P, 3P, 3A risks, the individual issue and participation limit column may be used to determine the Base Monthly benefit available, provided there is no participation with Group LTD or any other Social Security offset product in-force. For class 2A and A, the individual and participation limit column may only be used if SIR is elected, otherwise only the Base Monthly benefit is allowed.

² For Incomes greater than \$60,000, the maximum amount of the Social Insurance Rider benefit will always be \$1,350.

California Rules (no Group LTD in-force)

These additional rules as well as special issue and participation limits apply:

¹ For class 5A, 5P, 4A/4P and 3A/3P risks, the individual issue and participation limit column may be used to determine the Base Monthly benefit available, provided there is no participation with Group LTD or any other Social Security offset product in-force.

² For class 2A and A, the individual and participation limit column may only be used if SIR is elected, otherwise only the Base Monthly benefit is allowed.

³ For class 5A, 5P, 4A/4P and 3A/3P risks, the individual issue and participation limit may be used to determine the base monthly benefit available if the policy has a 180-day elimination period. For class 5A, 5P, 4A/4P, 3A/3P, risks for policies with less than a 180-day elimination period, short term rider 1 may be added to shorten the overall elimination period. Calculate by subtracting \$1,372 (\$1,960 discounted for taxes) of state cash sickness benefits, from the table issue limit, subject to our maximum published issue and participation limits based on age and occupation class. Sole proprietors may receive up to the individual issue limit if they have chosen to opt out of the State Cash Sickness (SDI) Program.

⁴ For Incomes greater than \$60,000, the maximum amount of the Social Insurance Rider benefit will always be \$1,350.

TAXABLE ISSUE LIMIT CHART NO-GROUP LTD

Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}	Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}
16,000	525	650	1,175	125,000	6,600	1,350	7,950
18,000	650	650	1,300	130,000	6,950	1,350	8,300
20,000	800	650	1,450	135,000	6,983	1,350	8,333
22,000	850	750	1,600	140,000	7,650	1,350	9,000
24,000	995	750	1,745	145,000	7,800	1,350	9,150
26,000	1,025	850	1,875	150,000	8,250	1,350	9,600
28,000	1,125	900	2,025	155,000	8,450	1,350	9,800
30,000	1,275	900	2,175	160,000	8,850	1,350	10,200
32,000	1,325	1,000	2,325	165,000	9,000	1,350	10,350
34,000	1,475	1,000	2,475	170,000	9,500	1,350	10,850
36,000	1,500	1,100	2,600	175,000	9,700	1,350	11,050
38,000	1,650	1,100	2,750	180,000	10,250	1,350	11,600
40,000	1,800	1,100	2,900	185,000	10,550	1,350	11,900
42,000	1,950	1,100	3,050	190,000	10,850	1,350	12,200
44,000	2,100	1,100	3,200	195,000	11,000	1,350	12,350
46,000	2,150	1,200	3,350	200,000	11,450	1,350	12,800
48,000	2,250	1,200	3,450	210,000	12,150	1,350	13,500
50,000	2,400	1,200	3,600	220,000	12,650	1,350	14,000
52,000	2,525	1,200	3,725	230,000	13,150	1,350	14,500
54,000	2,650	1,200	3,850	240,000	13,850	1,350	15,200
56,000	2,800	1,200	4,000	250,000	14,250	1,350	15,600
58,000	2,850	1,300	4,150	260,000	14,450	1,350	15,800
60,000	3,000	1,300	4,300	270,000	14,650	1,350	16,000
65,000	3,300	1,350	4,650	280,000	14,850	1,350	16,200
70,000	3,650	1,350	5,000	290,000	15,050	1,350	16,400
75,000	4,000	1,350	5,350	300,000	15,250	1,350	16,600
80,000	4,350	1,350	5,700	310,000	15,450	1,350	16,800
85,000	4,583	1,350	5,933	320,000	15,650	1,350	17,000
90,000	4,850	1,350	6,200	330,000	15,850	1,350	17,200
95,000	5,117	1,350	6,467	340,000	16,050	1,350	17,400
100,000	5,400	1,350	6,750	350,000	16,250	1,350	17,600
105,000	5,583	1,350	6,933	360,000	16,450	1,350	17,800
110,000	5,950	1,350	7,300	370,000	16,650	1,350	18,000
115,000	6,100	1,350	7,450	380,000	17,150	1,350	18,500
120,000	6,450	1,350	7,800	390,000	17,400	1,350	18,750

TAXABLE ISSUE LIMIT CHART NO-GROUP LTD

Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}	Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}
400,000	17,650	1,350	19,000	750,000	25,650	1,350	27,000
410,000	17,850	1,350	19,200	760,000	25,850	1,350	27,200
420,000	18,050	1,350	19,400	770,000	26,050	1,350	27,400
430,000	18,450	1,350	19,800	780,000	26,250	1,350	27,600
440,000	18,650	1,350	20,000	790,000	26,450	1,350	27,800
450,000	18,850	1,350	20,200	800,000	26,650	1,350	28,000
460,000	19,050	1,350	20,400	810,000	26,850	1,350	28,200
470,000	19,250	1,350	20,600	820,000	27,050	1,350	28,400
480,000	19,450	1,350	20,800	830,000	27,250	1,350	28,600
490,000	19,850	1,350	21,200	840,000	27,450	1,350	28,800
500,000	20,050	1,350	21,400	850,000	27,650	1,350	29,000
510,000	20,250	1,350	21,600	860,000	27,850	1,350	29,200
520,000	20,450	1,350	21,800	870,000	28,050	1,350	29,400
530,000	20,650	1,350	22,000	880,000	28,250	1,350	29,600
540,000	21,150	1,350	22,500	890,000	28,450	1,350	29,800
550,000	21,650	1,350	23,000	900,000	28,650	1,350	30,000
560,000	21,850	1,350	23,200	910,000	28,850	1,350	30,200
570,000	22,050	1,350	23,400	920,000	29,050	1,350	30,400
580,000	22,250	1,350	23,600	930,000	29,250	1,350	30,600
590,000	22,450	1,350	23,800	940,000	29,450	1,350	30,800
600,000	22,650	1,350	24,000	950,000	29,650	1,350	31,000
610,000	22,850	1,350	24,200	960,000	29,850	1,350	31,200
620,000	23,050	1,350	24,400	970,000	30,050	1,350	31,400
630,000	23,250	1,350	24,600	980,000	30,250	1,350	31,600
640,000	23,450	1,350	24,800	990,000	30,450	1,350	31,800
650,000	23,650	1,350	25,000	1,000,000	30,650	1,350	32,000
660,000	23,850	1,350	25,200	1,010,000	30,850	1,350	32,200
670,000	24,050	1,350	25,400	1,020,000	31,050	1,350	32,400
680,000	24,250	1,350	25,600	1,030,000	31,250	1,350	32,600
690,000	24,450	1,350	25,800	1,040,000	31,450	1,350	32,800
700,000	24,650	1,350	26,000	1,050,000	31,650	1,350	33,000
710,000	24,850	1,350	26,200	1,060,000	31,850	1,350	33,200
720,000	25,050	1,350	26,400	1,070,000	32,050	1,350	33,400
730,000	25,250	1,350	26,600	1,080,000	32,250	1,350	33,600
740,000	25,450	1,350	26,800	1,090,000	32,450	1,350	33,800

TAXABLE ISSUE LIMIT CHART NO-GROUP LTD

Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}	Earned Income	Base ³	Social Insurance Rider ²	Individual Issue and Participation Limit ^{1,4}
1,100,000	32,650	1,350	34,000	1,130,000	33,250	1,350	34,600
1,110,000	32,850	1,350	34,200	1,140,000	33,450	1,350	34,800
1,120,000	33,050	1,350	34,400	1,150,000	33,650	1,350	35,000

¹ For class 5A, 5P, 4A, 4P, 3P risks, the individual issue and participation limit column may be used to determine the Base Monthly benefit available, provided there is no participation with Group LTD or any other Social Security offset product in-force. For class 2A and A, the individual issue and participation limit column may only be used if SIR is elected, otherwise only the Base Monthly benefit is allowed.

² For Incomes greater than \$60,000, the maximum amount of the Social Insurance Rider benefit will always be \$1,350.

California Rules (no Group LTD in-force)

These additional rules as well as special issue and participation limits apply:

¹ For class 5A, 5P, 4A/4P and 3A/3P risks, the individual issue and participation limit column may be used

² For class 2A and A, the individual issue and participation limit column may only be used if SIR is elected, otherwise only the Base Monthly benefit is allowed.

³ For class 5A, 5P, 4A and 3A/3P risks, the individual issue and participation limit may be used to determine the base monthly benefit available if the policy has a 180-day elimination period. For class 5A, 5P, 4A/4P, 3A/3P, risks for plans with less than a 180-day elimination period, short-term rider 1 may be added to shorten the overall elimination period. Calculate by subtracting \$1,960 of state cash sickness benefits, from the table issue limit, subject to our maximum published issue and participation limits based on age and occupation class. Sole proprietors may receive up to the individual issue limit if they have chosen to opt out of the State Cash Sickness (SDI) Program.

⁴ For Incomes greater than \$60,000, the maximum amount of the Social Insurance Rider benefit will always be \$1,350.

Participation Limits provided for incomes up to and including \$70,000 for cases in participation with Group LTD where a replacement ratio in excess of 60% is desired.

NON-TAXABLE ISSUE AND PARTICIPATION LIMIT CHART WITH GROUP LTD ONLY – RADIUS CHOICE/RADIUS

Earned Income	Individual Issue Limit ^{2,3}	Participation with Group LTD ¹	Earned Income	Individual Issue Limit ^{2,3}	Participation with Group LTD ¹
16,000	1,000	1,020	42,000	2,550	2,570
18,000	1,100	1,120	44,000	2,650	2,670
20,000	1,300	1,320	46,000	2,750	2,770
22,000	1,420	1,440	48,000	2,850	2,870
24,000	1,540	1,560	50,000	2,950	2,970
26,000	1,660	1,680	52,000	3,050	3,070
28,000	1,780	1,800	54,000	3,150	3,170
30,000	1,900	1,920	56,000	3,250	3,270
32,000	2,010	2,030	58,000	3,350	3,370
34,000	2,120	2,140	60,000	3,450	3,470
36,000	2,230	2,250	65,000	3,675	3,695
38,000	2,340	2,360	70,000	3,900	3,920
40,000	2,450	2,470			

For incomes above \$70,000 use the 65% replacement ratio:

65% monthly income less Group LTD/other coverage = MassMutual issue (subject to max issue/participation limits)

¹ For all occupation classes, the participation with Group LTD column may be used to determine the Base Monthly benefit available, subject to the Maximum I & P limits based on occupation class.

The participation with Group LTD limits do not apply when programming with association coverage. Group LTD must be applied for simultaneously, or must be in-force in order to receive these limits.

² In-force MassMutual coverage in combination with new MassMutual coverage cannot exceed the Individual Issue Limit.

California Rules (incomes up to and including \$70,000 with Group LTD in-force)

These additional rules as well as special issue and participation limits apply:

³ If the individual benefit starts before the Group LTD benefit, short-term riders 1 and 2 may be used to shorten the overall elimination period. Calculate by subtracting \$1,372 (\$1,960 discounted for taxes) of state cash sickness benefits, from the lesser of the table issue limit based on income or occ. class issue limit. Sole proprietors may receive up to the Individual Issue Limit if they have chosen to opt out of the State Cash Sickness (SDI) Program.

TAXABLE ISSUE AND PARTICIPATION LIMIT CHART WITH GROUP LTD ONLY – RADIUS CHOICE/RADIUS

Earned Income	Individual Issue Limit ^{2,3}	Participation with Group LTD ¹	Earned Income	Individual Issue Limit ^{2,3}	Participation with Group LTD ¹
16,000	1,175	1,200	48,000	3,450	3,475
18,000	1,300	1,325	50,000	3,600	3,625
20,000	1,450	1,475	52,000	3,725	3,750
22,000	1,600	1,625	54,000	3,850	3,875
24,000	1,745	1,770	56,000	4,000	4,025
26,000	1,875	1,900	58,000	4,150	4,175
28,000	2,025	2,050	60,000	4,300	4,325
30,000	2,175	2,200	65,000	4,650	4,675
32,000	2,325	2,350	70,000	5,000	5,025
34,000	2,475	2,500	75,000	5,350	5,375
36,000	2,600	2,625	80,000	5,700	5,725
38,000	2,750	2,775	85,000	5,933	5,958
40,000	2,900	2,925	90,000	6,200	6,225
42,000	3,050	3,075	95,000	6,467	6,492
44,000	3,200	3,225	100,000	6,750	6,775
46,000	3,350	3,375			

For incomes above \$100,000, use the 80% replacement ratio:

80% monthly income less Group LTD/other coverage = MassMutual issue (subject to max issue/participation limits)

¹ For all occupation classes, the participation with Group LTD column may be used to determine the Base Monthly benefit available, subject to the Maximum I & P limits based on occupation class.

The participation with Group LTD limits do not apply when programming with association coverage. Group LTD must be applied for simultaneously, or must be in-force in order to receive these limits.

² In-force MassMutual coverage in combination with new MassMutual coverage cannot exceed the Individual Issue Limit.

California Rules (incomes up to and including \$100,000 with Group LTD in-force)

These additional rules as well as special issue and participation limits apply:

³ If the individual benefit starts before the Group LTD benefit, short-term riders 1 and 2 may be used to shorten the overall elimination period. Calculate by subtracting \$1,960 of state cash sickness benefits, from the lesser of the of the table issue limit based on income or occ. class issue limit. Sole proprietors may receive up to the individual issue limit if they have chosen to opt out of the State Cash Sickness (SDI) Program.

Examples of Group LTD with Individual Coverage Plan Formulas

When determining the replacement benefit percent, the amount of individual coverage may not exceed the Maximum Individual Issue Limit.

Taxable Group LTD Benefit and Non-Taxable Individual Plan

If the Group LTD plan is employer pay (the employer is paying 50% or more of the premium) and the insured is paying 100% of the individual disability premium, then the employer pay Group LTD can be converted to a non-taxable benefit by multiplying the Group LTD benefit by .70% and using the non-taxable table. The following is an example of that calculation:

	Example A	
	Chart	Formula
Annual Income	\$ 60,000	\$ 150,000
LTD Benefit 50%	\$ 2,500	\$ 6,250
Multiply by .70	x .70	x .70
LTD Benefit to Subtract	\$ 1,750	\$ 4,375
MM Participation Limit	\$ 3,470	\$ 8,125
Minus LTD Benefit of	\$ 1,750	\$ 4,375
Total amount of coverage we will issue	\$ 1,720	\$ 3,750

Non-taxable Group LTD Benefit and Non-Taxable Individual Plan

If the Group LTD plan is employee-pay (the employee is paying 50% or more of the premium) and the insured is paying 100% of the individual disability premium, then the Non-Taxable benefit table should be used. The following is an example of that calculation:

	Example B	
	Chart	Formula
Annual Income	\$ 60,000	\$ 150,000
LTD Benefit 50%	\$ 2,500	\$ 6,250
LTD Benefit to Subtract	\$ 2,500	\$ 6,250
MM Participation Limit	\$ 3,470	\$ 8,125
Minus LTD Benefit of	\$ 2,500	\$ 6,250
Total amount of coverage we will issue	\$ 970	\$ 1,875

Taxable Group LTD Benefit and Taxable Individual Plan

If the Group LTD plan is employer-pay (the employer is paying 50% or more of the premium) and the individual disability coverage is also employer-pay (the employer is paying 50% or more of the premium), then the Taxable benefit table should be used. The following is an example of that calculation:

	Example C	
	Chart	Formula
Annual Income	\$ 75,000	\$ 150,000
LTD Benefit 50%	\$ 3,125	\$ 6,250
LTD Benefit to Subtract	\$ 3,125	\$ 6,250
MM Participation Limit	\$ 5,375	\$ 10,000
Minus LTD Benefit of	\$ 3,125	\$ 6,250
Total amount of coverage we will issue	\$ 2,250	\$ 3,750

Non-Taxable Group LTD Benefit and Taxable Individual Plan

If the Group LTD plan is employee-pay (the employee is paying 50% or more of the premium) and the individual disability is employer-pay (the employer is paying 50% or more of the premium), LTD can be converted to a taxable benefit by dividing the LTD benefit by .70 and using the taxable table. The following is an example of that calculation:

	Example D	
	Chart	Formula
Annual Income	\$ 75,000	\$ 150,000
LTD Benefit 50%	\$ 3,125	\$ 6,250
Divide by .70	/ .70	/ .70
LTD Benefit to Subtract	\$ 4,464	\$ 8,928
MM Participation Limit	\$ 5,375	\$ 10,000
Minus LTD Benefit of	\$ 4,464	\$ 8,928
Total amount of coverage we will issue	\$ 911	\$ 1,072

Note: The same rationale is used when in-force coverage is individual, instead of Group LTD. However, the Individual Issue Limit would be used for calculations rather than the participation limit.

BOE 01 Issue and Participation Limits

Occ Class	Maximum Issue and Participation Limits
5A/5P, 4A/4P, 3A/3P	\$30,000 w/24 mo BP
	\$40,000 w/18 mo BP
	\$50,000 w/12 mo BP
2A/A	\$10,000

DISABILITY BUY-SELL ISSUE AND PARTICIPATION LIMITS

Maximum Lump Sum (1)		Benefit Period	Maximum Monthly Indemnity Periodic Pay (1)		Total Pay-Out Limit (1, 2)		
			5A/5P, 4A/4P 3P	3A, 2A	5A/5P, 4A/4P 3P	3A, 2A	
365 Days	\$1,500,000	\$1,000,000	2 Years	\$72,920	\$52,100	\$1,750,000	\$1,250,000
			3 Years	\$48,610	\$34,725	\$1,750,000	\$1,250,000
			5 Years	\$29,167	\$20,835	\$1,750,000	\$1,250,000
540 Days	\$1,750,000	\$1,250,000	2 Years	\$104,165	\$62,500	\$2,500,000	\$1,500,000
			3 Years	\$69,445	\$41,670	\$2,500,000	\$1,500,000
			5 Years	\$41,665	\$25,000	\$2,500,000	\$1,500,000
730 Days	\$2,250,000	\$1,250,000	2 Years	\$125,000	\$62,500	\$3,000,000	\$1,500,000
			3 Years	\$83,340	\$41,670	\$3,000,000	\$1,500,000
			5 Years	\$50,000	\$25,000	\$3,000,000	\$1,500,000

¹ In Florida and Puerto Rico, Physicians/Dentists are limited to 60% of the maximum published I & P limits. All other occupations are eligible for 100% of the maximum published I & P limits.

² This is the Maximum Disability Buy-Sell amount which can be written combining Lump Sum and Periodic Pay, or as total Periodic Pay. When combining Lump Sum and Periodic Pay, the maximum Periodic Pay is the difference between the Lump Sum and the Total Pay-Out, divided by the number of months in the Periodic Pay benefit period.

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