

Express DI Underwriting¹

MassMutual® is making it easier for your clients to obtain the coverage they need. Through our Express DI Underwriting program, applicants who meet certain criteria are eligible to apply for fully underwritten individual disability income (DI) insurance coverage and/or Business Overhead Expense (BOE) coverage with fewer requirements.

You simply submit a completed fully underwritten application. Eligible applicants will be identified during the underwriting process. You should also indicate in the detail section of the application that the insured is a candidate for the Express DI Underwriting program. MassMutual will request Medical Information Bureau (MIB), Milliman Claim Data Check and prescription (RX) checks.²

This program applies to Radius and Radius Choice new business and Right to Apply submissions. For BOE, applies to new business submissions only.

EXPRESS DI UNDERWRITING GUIDELINES

	Radius and Radius Choice	Business Overhead Expense (BOE)
Issue Age	Up to age 50	Up to age 50
Annual Income	At least \$30,000 ³	At least \$30,000 ³
Occupation Class	3A and above	3A and above
State Availability	All states with exception of Puerto Rico	All states with exception of Puerto Rico
Maximum Monthly Benefit	\$10,000 ⁴	\$10,000 ⁵
Waiting/Elimination Period	90 days and above	All
Benefit Period	All	All
Available Riders	All ⁶	All
Applications	Fully completed A2000 application and <ul style="list-style-type: none"> • Up to \$6,000 – CMI or Tele-CMI⁷ • \$6,001 – \$10,000 – Tele-CMI⁷ 	Fully completed A2000 application, CMI ⁷ , and BOE Supplement
Financial Requirements	Employee, non-owner: <ul style="list-style-type: none"> • Up to \$10,000 No financial requirements needed Business Owner: <ul style="list-style-type: none"> • Up to \$6,000 No financial requirements needed • \$6,001 – \$10,000 Published financial requirements 	No financial requirements needed

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¹ MassMutual reserves the right to discontinue the underwriting program at any time.

² MassMutual reserves the right to order additional requirements based on cause. This may include a Personal History Interview, Supplementary Health Statement and/or Attending Physician Statement. We also reserve the right to rate, modify, exclude, or decline coverage based on our findings.

³ Starting Professionals will be based on Starting Professional Limits by specialty not to exceed the Maximum Monthly Benefit.

⁴ Includes in-force and applied for coverage (excluding Group LTD) with any carrier and MassMutual. Must qualify based on our published financial underwriting rules.

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⁶ If applying for the Benefit Increase Rider, client must purchase 75% of the maximum eligible benefit amount for the Base policy to qualify for this Rider. For physician and dental residents and fellows, we will accept 75% of the starting professional limit or 75% of the maximum benefit amount based on earned income.

⁷ When in combination with a Life sale, we will hold for Life's published age and amount requirements for our review.

Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield MA, 01111-0001.

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