

# Guidelines for Foreign Citizens Living in the U.S.

MassMutual's robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad – refer to [LI7547 Guidelines for Foreign Nationals Living Abroad](#) for more information.
- Foreign citizens living in the U.S.
- Foreign travel – refer to [LI7553 Guidelines for Foreign Travel](#) for more information.

This resource addresses the underwriting of foreign citizens who live in the U.S. for more than 9 months per year. These clients may or may not have documentation such as a green card, certain temporary visas, or an Employment Authorization Document (EAD)/Adjustment of Status. Clients with temporary visas that do not qualify under this definition may be eligible for underwriting as a foreign national. Additionally, Undocumented U.S. residents that can demonstrate a tie to the U.S. and have a financial need for life insurance coverage may also be considered under certain parameters.

Regardless of documentation type or status, the following guidelines apply:

- All solicitation and communication activity concerning the sale of MassMutual life insurance products, including electronic and telephonic communications, must take place in the U.S. while the applicant and/or owner are present in the U.S. This includes completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients and policy delivery.
- The policy must be funded by funds drawn on a U.S.-based financial institution, or a U.S. branch of a foreign financial institution, in U.S. dollars.
- A fully completed [F6290 Foreign Supplement](#) is required for all proposed insureds. This form is available in the application submission system and generates when foreign travel or residence is indicated.
- Policies may be owned by an individual or U.S.-based entity with an insurable interest.
- The appropriate [FR1119 Acknowledgment Regarding English Language Materials and Translation](#) form is required if the applicant/proposed insured is not fluent in English.
- The APS and other medical results must be provided in English or Spanish. We will reimburse a maximum of \$250 for translations done by an [approved vendor](#) only.

Refer to the [Country Code Classification Chart \(LI5549\)](#) for a complete list of all the current country codes.

## GREEN CARD HOLDERS

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|---|--|
| <b>Overview</b>                             | <p>Allows a foreign citizen to work and live in the U.S. permanently.</p> <p><b>10-year green card holders</b> are underwritten similarly to U.S. citizens.</p> <p><b>2-year green card holders</b> are underwritten similarly to H1B visa holders and follow the guidelines within that section.</p> <p><b>K1, K3 and V1 visa holders</b> are treated as permanent residents and are underwritten similarly to U.S. citizens.</p> |
| <b>Insurance Age</b>                        |  |
| <b>Time in the U.S.</b>                     | Same as a U.S. citizen   |
| <b>Eligible Countries</b>                   |  |
| <b>Plans and Riders</b>                     | All products and riders are available.   |
| <b>Risk Classes and Substandard Ratings</b> | All underwriting classes are available.  |
| <b>Additional Requirements</b>              | <ul style="list-style-type: none"> <li>A copy of the green card.</li> <li>If the green card is expired and there are no additional concerns with the case, we can generally consider the proposed insured.</li> <li>If there are other concerns with the case, submit a quick quote request for more information.</li> </ul>   |

## TEMPORARY VISA RESIDING IN THE U.S.

|                           | E1-E3, EB-5, H-1B,<br>H-1C, H-4, L1-L2, O1,<br>O3, P*, TN, and TD   | G1-G4*, H2-H3, J1-J2,<br>N8-N9, R1-R2*, T1,<br>U1-U2, and U-4 | F-1 <sup>1</sup> |
|---------------------------|---|---|------------------|
| <b>Overview</b>           | <p>Allows a foreign citizen to work in the U.S. These individuals are handled based on visa type and country of origin.</p> <p>* <b>G-1, G-2, G-3, G-4, P, R-1, and R-2</b> are individually considered. When working with one of these clients, submit a quick quote request for more information.</p> |   |                  |
| <b>Insurance Age</b>      | 18-70   | 18-50   |                  |
| <b>Time in the U.S.</b>   | Spends more than 9 months of the year in the U.S. with a minimum of 6 months of U.S. residency before the request for coverage.   |   |                  |
| <b>Eligible Countries</b> | A, B and C countries only. <sup>2</sup>   | A and B countries only. <sup>2</sup>                          |                  |

## TEMPORARY VISA RESIDING IN THE U.S.

|   | <b>E1-E3, EB-5, H-1B, H-1C, H-4, L1-L2, O1, O3, P*, TN, and TD</b>   | <b>G1-G4*, H2-H3, J1-J2, N8-N9, R1-R2*, T1, U1-U2, and U-4</b>  | <b>F-1<sup>1</sup></b>  |
|---|--|---|---|
| <b>Plans and Riders</b>                     | <p>All products are available.</p> <p>The Waiver of Premium (WP), Chronic Illness Rider (CIR), Renewable Term Rider (RTR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. <b>(Note:</b> Unscheduled ALIR may only be allowed to accommodate a 1035 exchange.)</p> <p>The Long Term Care Rider (LTCR) is available for those intending to reside in the U.S. permanently.</p>  | <p>Only permanent products are available.</p> <p>The Waiver of Premium (WP), Renewable Term Rider (RTR), and Long Term Care Rider (LTCR) are not available.</p> <p>Chronic Illness Rider (CIR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. <b>(Note:</b> Unscheduled ALIR may only be allowed to accommodate a 1035 exchange.)</p> | <p>All products are available.</p> <p>The Waiver of Premium (WP), Chronic Illness Rider (CIR), Renewable Term Rider (RTR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. <b>(Note:</b> Unscheduled ALIR may only be allowed to accommodate a 1035 exchange.)</p> <p>The Long Term Care Rider (LTCR) is available for those intending to reside in the U.S. permanently.</p> |
| <b>Risk Classes and Substandard Ratings</b> | <p>All underwriting classes are available.</p>   | <p><b>A Countries:</b> up to Ultra Preferred Non-Tobacco is available.</p> <p><b>B Countries:</b> up to Select Preferred Non-Tobacco is available.</p> <p>Maximum rating for both A and B countries is Table D.</p>   | <p>All underwriting classes are available.</p>  |
| <b>Additional Requirements</b>              | <ul style="list-style-type: none"> <li>• A copy of the visa.</li> <li>• If the visa was recently approved and the proposed insured has not received the visa, the I-797 approval notice may be accepted in lieu of the visa. Please note that the I-797 is used for different statuses. It can be accepted only if it is an approval notice for an approved visa type. For questions related to a specific situation, please submit a copy of the notice to the quick quotes email board.</li> <li>• Matricular Consular Identification cards are considered only in addition to a valid visa. Copies of both are required.</li> </ul> |   |   |

## OTHER STATUSES

|   | <b>Adjustment of Status (will become a permanent U.S. resident)</b>   | <b>Employment Authorization Document (EAD)</b>  |
|---|---|---|
| <b>Overview</b>                             | <p>Allows lawful, permanent U.S. residency without the need to apply for a green card from the home country.</p> <ul style="list-style-type: none"> <li>Individuals who had an acceptable temporary visa before adjusting status generally can be considered.</li> <li>Others are considered on a case-by-case basis.</li> <li>It is recommended that a quick quotes request is submitted before applying for these clients.</li> </ul> | <p>Allows foreign residents the right to work in the U.S. for a specified timeframe.</p> <ul style="list-style-type: none"> <li>The legal status of an individual can be identified by the category code listed on the EAD. All types of EAD categories are acceptable.</li> <li>For <b>status C09</b>, during the green card application process, follow Adjustment in Status guidelines.</li> </ul> |
| <b>Insurance Age</b>                        | 18-70   | <p>Maximum age 70</p> <p>Minor children of EAD holders are acceptable.</p>  |
| <b>Time in the U.S.</b>                     | Spend more than 9 months of the year in the U.S., with a minimum of 6 months of U.S. residency before coverage is requested.  |   |
| <b>Eligible Countries</b>                   | A, B and C countries only.  | A and B countries only.   |
| <b>Plans and Riders</b>                     | <p>All products are available.</p> <p>WP, CIR, RTR and LISR are available. LTCR is available for those intending to reside in the U.S. permanently.</p>   |   |
| <b>Risk Classes and Substandard Ratings</b> | All underwriting classes are available.   |   |
| <b>Additional Requirements</b>              | <ul style="list-style-type: none"> <li>A copy or confirmation of the temporary visa held before applying for adjustment of status.</li> <li>A copy of the most recent paperwork may be required, at underwriter discretion, from U.S. Citizenship and Immigration Services. This is received in connection with the adjustment of status.</li> </ul>  | <ul style="list-style-type: none"> <li>A copy of the current EAD.</li> <li>A copy of the letter granting asylum/ refugee status may be requested, at underwriter discretion.</li> <li>A copy of the temporary visa, if applicable. Most temporary visas will be in an expired status. This is acceptable if the EAD is current.</li> </ul>  |

## UNDOCUMENTED INDIVIDUALS

|   |  |
|---|--|
| <b>Overview</b>                             | <p>There are several scenarios which may qualify under this category:</p> <ul style="list-style-type: none"> <li>• Individuals who have never had a valid visa.</li> <li>• Individuals with expired temporary visas that fall outside of our “expired visa” guidelines as noted in the prior sections.</li> <li>• Those considered to be Deferred Action for Childhood Arrivals (“DACA”) recipients.</li> </ul>  |
| <b>Insurance Age</b>                        | 18-65  |
| <b>Time in the U.S.</b>                     | At least 10 years  |
| <b>Eligible Countries</b>                   | A and B countries only.  |
| <b>Plans and Riders</b>                     | Individual Whole Life or Term products. Maximum death benefit of \$1M.<br>WP, RTR, LISR, and ALIR are available.   |
| <b>Risk Classes and Substandard Ratings</b> | <p><b>A Countries:</b> up to Ultra Preferred Non-Tobacco is available.</p> <p><b>B Countries:</b> up to Select Preferred Non-Tobacco is available.</p> <p>Maximum rating for both A and B countries is Table D.</p>  |
| <b>Additional Requirements</b>              | <p>Must have a SSN or Tax ID.</p> <p>Minimum income of \$50,000 and stable occupation (Examples: Professionals, business leaders, stable employers).</p> <p>(For non-working spouses, the income earning spouse must have U.S. life insurance coverage in force).</p> <p>Must have established U.S. medical care.</p> <p>U.S. Nexus required – must have at least one of the following:</p> <ul style="list-style-type: none"> <li>• U.S. employment</li> <li>• Own a U.S. business</li> <li>• Own U.S. real estate</li> </ul> |

<sup>1</sup> Proof of full-time enrollment in an accredited college/university culminating in a professional degree for a maximum of one subsequent academic program is required. If within 60 days of program completion, proof of visa status change application and details regarding future employment offers/contracts in the U.S. are required. Maximum coverage amount is \$1,000,000.

<sup>2</sup> For countries with classifications other than listed, it may be possible to secure an offer through Mass Advantage or facultative reinsurance. Additional requirements may be requested at the reinsurer’s discretion.

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.**

