



Disability Income Insurance

Information about our medical Modification of Coverage

Thank you for choosing MassMutual® as the provider of your disability income insurance policy. We are pleased to offer you this critical piece of your total financial protection.

Based on your medical history, the policy has been issued with a Modification of Coverage.

What is a Modification of Coverage?

A Modification of Coverage limits or excludes coverage for a medical condition(s).

MassMutual wants to offer you high-quality disability income coverage, even if you have a medical condition. Without the Modification of Coverage, we would not be able to offer you the disability income protection you need.

How does the Modification of Coverage impact claim decisions?

MassMutual recognizes that although the cause of a disability may first appear to be related to a medical condition listed in the Modification of Coverage, there are instances where the Modification of Coverage may not apply to a claim because of the unique and particular circumstances. Two examples that may be illustrative are:

- An insured whose policy was issued with a Modification of Coverage for the right knee is involved in a severe motor vehicle accident and fractures his/her right knee, MassMutual may conclude that the disability is covered by the policy. In this example, the decision would occur if MassMutual determines that the injuries sustained in the accident are unrelated to the earlier knee condition and the disability would have occurred even if there had been no prior knee problem.
- An insured whose disability income insurance policy was issued with a Modification of Coverage for the lumbar spine. If this insured were to develop bone cancer in the lumbar spine, MassMutual may conclude that the disability is covered by the policy. Once again, this decision might occur if MassMutual determines that the appearance of cancer is unrelated to the earlier lumbar spine condition and the disability would have occurred even if there had been no prior lumbar problem.

These examples are for illustrative purposes only. This information does not, nor is it intended to, alter or supersede the provisions of your policy. Every claim must be reviewed individually with consideration given to the particular facts, the provisions of your policy, and state laws applicable to each situation.

What is the evaluation process for a claim where the Modification of Coverage might impact the decision?

When a claim is submitted, MassMutual's Disability Claims Department conducts a full investigation of the circumstances that result in the disability. Once this information is obtained, expert medical opinions are sought, as necessary, to gain insight as to whether the medical condition causing or contributing to the disability falls within the scope of the Modification of Coverage.

For example, medical opinions may be sought and considered from:

- Your treating health care providers.
- Doctors in the appropriate medical specialties who serve as consultants for MassMutual.
- Independent health care providers.

How will I know if a disability qualifies for benefits?

You should never presume that a disability related to the condition/body part listed in the Modification of Coverage is not covered. MassMutual encourages you to file a timely claim so that we can conduct a review of your circumstances and determine whether the claim is payable. We urge you to promptly contact our Call Center at **1-800-272-2216** (follow the prompts) or your financial representative if you experience a medical condition that results in a disability and you want to file a claim.

This information does not alter or supersede the provisions of your policy. Every claim must be reviewed individually with consideration given to the particular facts, policy provisions and any applicable laws.

On what basis did MassMutual determine that my policy required a Modification of Coverage?

Our goal is to make a fair and appropriate underwriting decision using the most up-to-date guidelines regarding the likelihood of a future disability. Your past and present health plays a significant part in this assessment, even in instances where you may not presently be experiencing any symptoms from a past medical condition. For example, the nature and severity of the medical condition, how recently it was experienced and its duration can impact the final underwriting decision regarding the type of Modification of Coverage that should be issued with your disability income insurance policy.

Why do some Modifications of Coverage list a body part(s) or organ(s) rather than a particular medical diagnosis?

Due to many ways some medical conditions may present themselves, your doctor(s) might assign a variety of diagnoses to a condition that could be included in a Modification of Coverage. Additionally, a condition in one part of the body may predispose other areas or body parts/organs to a disabling condition. Accordingly, a Modification of Coverage may include body parts, organs and/or a medical diagnosis(es).

My doctor says this condition has improved or is cured. Why is MassMutual excluding this condition?

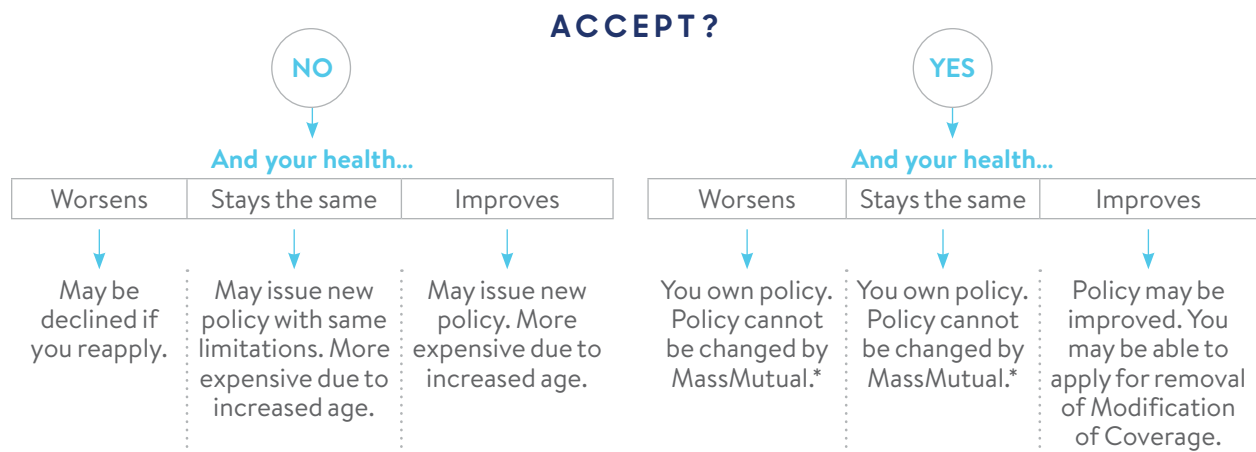
In making our underwriting decision, we look at more than current health status. We must also consider any past health conditions and the likelihood of these conditions being significant in the future. Both of these factors impact the risk of a potential claim at a later date.

Can a Modification of Coverage be removed?

For medical conditions that tend to be mild and temporary in nature, the underwriter will generally establish a time frame at which point you can apply to have the Modification of Coverage removed from the disability income insurance policy. The underwriter may request medical information from your treating provider to evaluate your health circumstances. Unfortunately, a Modification of Coverage based on medical conditions that are chronic or progressive in nature typically will not be removed.

When deciding whether to accept a disability income insurance policy with a Modification of Coverage, what are some factors that might be considered?

Your health status has impacted the coverage offered under the approved disability income insurance policy. You should consider the following alternatives when deciding whether or not to accept a policy that includes a Modification of Coverage.



Additionally, except for those conditions that are limited or excluded, you have quality protection against the potentially devastating financial consequences that often accompany a disability by accepting the policy now.

* Assumes all premiums due are paid in a timely manner until the policy expiration date.

