MassMutual

MassMutual® DI Claims

Here when you need us most

Our policyowners purchase disability income (DI) insurance with the hope that they'll never need to use it, but if the unfortunate should happen, Massachusetts Mutual Life Insurance Company (MassMutual) will be there.

Leading causes of a disability[1]

Most disabilities are caused by illness, not an accident/Injury.

Musculoskeletal/Connective Tissue 24%
Arthritis, herniated or degenerated disk, back pain, spine/joint disorders, etc.

Central Nervous System Disorders 9%
Parkinson's, multiple sclerosis, autoimmune disorders, etc.

Cancer 8%
Breast cancer, prostate cancer, lymphoma, tumors, etc.

Accident/Injury 11%
Fractures, sprains and strains, dislocations, etc.

Mental Disorders 14%
Depression, anxiety, substance abuse, etc.

Circulatory System Disorders 9%
Hypertension, heart disease, heart attack, stroke, etc.

All Other 25%

$5,805,520,147
Total disability income (DI) insurance benefits paid to MassMutual policyowners from 2005 – 2022

$337 Million
of disability benefits paid in 2022

Protecting **245,000**
DI policyholders as of year end 2022

MassMutual's average monthly DI benefit payment in 2022:
$4,385

Average duration for all MassMutual DI claims based on claims incurred from 1986 – 2022: **4 Years**

78% say it would be **"somewhat or very difficult...** ...to meet their current financial obligations if their paycheck were delayed by a week.[2]

Weighing the odds

The chance of missing work for three months or longer as a result of illness or accident is far higher than many employees realize, especially when lifestyle, profession and other factors are considered.

25%
of today's 20-year-olds will become disabled before age 67.[3]

NOT FOR USE IN NEW MEXICO

[1] MassMutual Claims, 1972-2022.

[2] The American Payroll Association, 2023 Getting Paid in America survey.

[3] U.S. Social Security Administration, Fact Sheet 2024.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.

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