

MassExpressSM

Accelerated Underwriting Reference Guide

Use this resource to review key points of MassExpressSM, MassMutual's accelerated underwriting program, to set expectations about eligibility.

Overview

The core goals of MassExpressSM are to:

- Reduce the amount of exam and lab requirements
- Reduce the underwriting cycle time

Accelerated underwriting relies on information disclosed during the application process as well as information received through confidential reports (such as prescription reports, medical claims, credit-related information, and Medical Information Bureau (MIB)). Results from these sources assist in determining eligibility.

Listed below are the most common talking points to discuss with the client. Please note, this is not a complete list.

Eligibility Requirements

Coverage Amount¹	Maximum of \$3 million
Ages	17–50
Available Products²	All individual Term and Whole Life
Available Rate Classes	Ultra Preferred, Select Preferred, Standard Non-Tobacco, Select Preferred Tobacco, and Standard Tobacco
Available Riders³	Waiver of Premium (WP), Renewable Term Rider (RTR), Guaranteed Insurability Rider (GIR), Life Insurance Supplement Rider (LISR), Additional Life Insurance Rider (ALIR), and Planned Additional Life Insurance Rider (PALIR)
States	All 50 states, District of Columbia, and Puerto Rico

¹ Non-citizen U.S. residents maximum of \$1 million.

² Excluding Survivorship, CareChoice One and CareChoice Select.

³ Applications with LTC Access Rider are ineligible.

Client Talking Points

Clients generally do not qualify for MassExpress if they:

- Ordered or completed labs for insurance in the last 12 months
- Reside outside of the United States (U.S.) or have not resided in the U.S. for more than two years
- Are non-English speaking
- Have been convicted of a felony or are on parole or probation
- Received a driving-under-the influence (DUI) offense in the last 10 years
- Are a professional athlete
- Previously applied for MassMutual insurance and
 - received a substandard rating, OR
 - were previously declined
- Are disabled
- Applied for Long Term Care (LTC) rider
- Cannot complete the Client Medical Interview (CMI)
- Are converting an existing policy as part of their application

Clients will also generally not qualify if:

- The underwriter finds additional information on the requirements necessitating an exam/blood profile — for example, a Medical Information Bureau (MIB) code, medications on prescription history, medical information, etc.
- The digital footprint, which could include publicly available credit or medical information, is insufficient to make an accelerated underwriting offer
- The medical claims search returns no results, or the application indicates no primary care physician (applicable to submissions over \$1 million)
- The case is part of a random holdout for which we fully underwrite a small percentage of applicants for control and audit purposes

Major Medical Exclusions

Clients will generally not qualify if they have been diagnosed with/had these medical conditions. This list is not all-inclusive.

Acquired immunodeficiency syndrome (AIDS)/ human immunodeficiency virus (HIV)	Alcohol/Substance abuse within the past 10 years
Alzheimer's disease/Dementia/Meds for memory loss	Arterial disease, excluding varicose veins
Cancer, excluding basal cell carcinoma or squamous cell carcinoma	Chronic obstructive pulmonary disease (COPD)/Emphysema
Crohn's disease	Epilepsy/Seizures
Down syndrome	Heart disease/surgery
Gastric bypass surgery/Lap band	Liver disease
Hepatitis B/C	Mental/Nervous disorders excluding mild conditions
Lupus/Systemic lupus erythematosus (SLE)	Muscular dystrophy
Multiple sclerosis (MS)	Organ transplant (recipient or donor)
Pancreatitis	Parkinson's disease
Rheumatoid arthritis	Ulcerative colitis (UC)
Stroke or transient ischemic attack (TIA)	

MassExpressSM FAQs

Who is a good candidate for MassExpress?

Individuals with no significant personal or family medical history who do not participate in ratable aviation/avocation activities are good candidates for accelerated underwriting.

When can I expect an accelerated offer after submission of my client's case?

Your underwriting team will evaluate the feasibility of an offer in a week or less before routing to labs. Note that a decision cannot be made until the client medical interview (CMI) is completed.

Why do some clients eligible for accelerated underwriting get chosen for full underwriting?

A small percentage of clients, otherwise eligible for accelerated underwriting, will be asked to provide a blood/urine sample as part of our Random Holdout process which allows us to compare accelerated and fully underwritten outcomes. This process provides insights into the accuracy of accelerated underwriting decisions and helps in identifying areas for improvement, ensuring pricing and risk assessments remain consistent and reliable.

When should I schedule labs?

Schedule labs only after you are advised to request them to avoid disqualifying your client from an accelerated underwriting offer. This helps realize the program's time and cost savings benefits. Submitting labs after an accelerated offer is made is not recommended as it will result in a longer processing time and could result in a less favorable risk class.

Can we increase my client's coverage after they receive an accelerated offer?

We will allow increases subject to program parameters, affordability, age, and face amount restrictions. If coverage exceeding \$3,000,000 is applied for, or if an ineligible rider is added, full underwriting with labs will be required and the final underwriting decision may vary. Other changes require underwriter consultation.

