



Supplemental Disability Income Insurance.

Employer Paid and Voluntary Options.

As a small business owner, you have the option of providing your employees' with the opportunity to apply for (or decline) supplemental disability income (DI) insurance on either a voluntary-or employer paid basis. Let Massachusetts Mutual Life Insurance Company (MassMutual) provide solutions to your supplemental DI insurance needs through various individual and worksite options.

Small Business Owners and Employers

Multi-Life Disability Income Insurance Employer Paid and Voluntary Options

Company Size (Number of Employees)	Disability Income Insurance Options	Underwriting
1 or 2	Individual policies	Medical and financial underwriting
3 or more	Individual policies offered with a premium discount*	Medical and financial underwriting
10 or more	Individual policies offered with a premium discount*	Guaranteed Standard Issue* with no medical or financial underwriting (75 or more for voluntary cases)

*Subject to approval.

eWorksite SolutionsSM

eWorksite SolutionsSM is our comprehensive approach to worksite Guaranteed Standard Issue (GSI) business.

We specialize in customized application strategies to help fit the needs of your client.

- Product flexibility
- Online application
- Case development support
- Paper application
- Case application assistance
- Communications
- Case reporting and analytics

Premium Discounts Available*

Multiple Lives, Individually Underwritten

- Unisex rates and discounts
- Portable should you decide to change jobs or occupations

GSI Business*

Case Structure	Number of Lives	Discount
Employer-pay or employer-endorsed	3 – 20	15% * state variations may apply – NY, CA, FL are 25%
Employer-pay	21 – 99	25%
Employer endorsed	21+	25%
Employer-pay	100+	35%

*Subject to approval.

Getting Started

Contact our disability income (DI) insurance sales desk at 1 (800) 767-1000, ext. 2222, for all your DI insurance case support needs.

This policy, issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001, has exclusions and limitations. For cost and complete details of coverage, please contact MassMutual at 1-800-272-2216 for a referral to an agent.

Strength of a Mutual Company

Mutual is not just part of our name. It's part of our history and our everyday commitment to establishing and maintaining a mutual, long-term relationship with you. We're owned by our policyholders, and our clients' needs come first. We are a 157-year-old company owned by and run for the benefit of our members and participating policyholders. We answer to the needs of our customers.

Not to stockholders.

Not to Wall Street.**

** To learn more about our mutual structure, go to www.MassMutual.com/AboutMassMutual.

