

## **MassMutual disability income coverage for non-working insureds**

Over the life of a disability policy, circumstances may arise where you are no longer actively engaged in the workforce. These circumstances can come about either voluntarily or involuntarily, where, for example, you might become a homemaker, a caretaker, a student, a retiree, unemployed, laid off, or take a sabbatical.

When considering a claim submitted by an insured who is not actively engaged in the workforce at the onset of a disability, a full evaluation will be made of his or her unique circumstances, including an occupational history. Benefits for partial or residual disability would not be payable under most circumstances, since these benefits generally require a specific calculation of a loss of earned income.

The policy may also contain a presumptive total disability benefit where eligibility is tied to your loss of specific bodily functions. Should you experience any of the losses specified within the presumptive total disability provision, benefits would be payable in accordance with the policy's provisions.

When deciding whether to continue the policy coverage, you should consider numerous factors. Of primary importance are your plans to return to work, the cost to purchase comparable coverage at future rates and your health. If you have truly retired and have no intention of returning to the workforce, serious consideration should be given to how the premiums used to fund your disability income coverage might be better utilized given your particular situation.

This information is not intended to alter or supersede the provisions of any policy. MassMutual believes that every claim must be analyzed individually with due regard given to the particular facts, the provisions of the specific policy at issue and applicable state laws.