

Worksite Optimized.

How to engage employees
and drive enrollment.

Offer benefits that suit employees’ needs.

88% of employers believe they “mostly” or “completely” understand employees’ benefits needs.¹

And yet only 40% of employees believe their employers understand their benefits needs “very well.”¹

Why don’t employees understand their life insurance benefits?



They don’t have **enough time** to review benefits.²



The benefits are **too complex** to understand.²

Plan enrollment with employees in mind.

A dedicated resource

MassMutual® implementation managers bring expertise in enrollment education and strategize ways to support employees.

Enrollment tracking

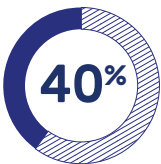
We can evaluate success for feature-rich products like Group Whole Life Insurance and adjust enrollment plans.



Shape the conversation around benefits.



Today’s workforce has **five generations** of employees with different communication needs.¹



However, **only 40%** of workers believe their employer does a good job communicating the life insurance benefit to them.³

Multiple channels

MassMutual® builds a multichannel communications plan that meets employees where they are and educates them.

Tailored communications

We can help employees understand how Group Whole Life Insurance addresses their unique financial needs.



Build an experience for today’s workforce.



72% of employees who report enrollment satisfaction use a **digital method**.⁴



And it’s predicted that **more than half** of employees will enroll on mobile devices in **the next five years**.¹

Employee-friendly platform

Electronic enrollment with MassMutual® can guide employees toward more personalized offers and encourage participation.

Simplified underwriting

Our Guaranteed Issue and Express Issue underwriting makes it easy to apply. Employees only need to answer a few questions — no medical exams or fluids are required.



Visit worksite.MassMutual.com/worksitebetter-gwl to learn how we can help your business.

FOR EMPLOYER USE ONLY. NOT FOR USE WITH EMPLOYEES.

¹ Harnessing Growth and Seizing Opportunity: The Future of Workforce Benefits, LIMRA and EY, 2021.

² Meeting the Life Insurance Need Through Workplace Benefits, LIMRA, 2021.

³ Facts About Life 2021: Workplace Benefits, LIMRA, 2021.

⁴ The Future of Open Enrollment Is Here, BenefitsPRO, 2021.

The product and/or certain features may not be available in all states. State variations will apply. Group Whole Life Insurance (GPWL), (policy/certificate forms MM-GPWL-2014 and MM GCWL-2014, and MM-GPWL-2014 (NC) and MM GCWL-2014 (NC) in North Carolina), is level premium, participating permanent life insurance. The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.