

# Catastrophic Disability Benefit Rider

## Individual Disability Income Insurance



The Catastrophic Disability Benefit Rider is an optional rider available with a MaxElect individual disability income insurance policy from MassMutual. In the event of a catastrophic disability, the Catastrophic Disability Benefit Rider<sup>1</sup> (CAT) pays a monthly benefit, in addition to the policy's total disability benefit, that can cover up to 100% of pre-disability income.

### Why consider this rider?

One unfortunate consequence of a catastrophic disability is often an increase in expenses associated with the need for additional medical care and services. If you should experience a catastrophic disability, the additional monthly benefit can help you protect more of your pre-disability income to meet the expense challenges that come with severe disabilities.

### What does it cover?

The rider provides coverage, in the event of one of the following:

- You become totally disabled as defined in the policy and you have either:
  - a severe cognitive impairment, defined as a severe deterioration and/or loss of cognitive capacity that is due to injury or sickness as measured by standardized tests commonly accepted for use in the medical community.
  - the inability to perform two or more Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) without assistance.
- You experience complete loss of sight in both eyes, hearing in both ears, speech, or use of both hands, both feet, or one hand and one foot. The condition must be caused by sickness or injury and begin while the policy is in force.

<sup>1</sup> The Catastrophic Disability Benefit Rider is available at an additional cost.

## Benefits for you

In the event of a catastrophic disability, the rider pays a monthly benefit, in addition to the policy's total disability benefit, that can cover up to 100% of pre-disability earned income when combined with group long-term disability coverage.<sup>2</sup> This rider can be a great way to add additional benefit to your individual disability coverage, at a low additional cost.

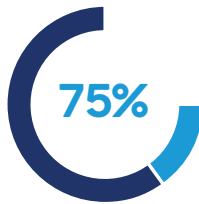
### HOW DOES IT WORK?

**Dr. Roberts, Physician, age 45, non-smoker, annual income: \$300,000**



**Group disability coverage:**

60% base salary



**Supplemental individual policy coverage:**

15% of pre-disability earned income

**Combined coverage:**

75% of pre-disability earned income



**CAT Rider coverage:**

Additional 25% base salary

**Combined coverage:**

up to 100% pre-disability earned income

Hypothetical example for illustrative purposes only.

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**For costs and complete details of coverage, call your agent or  
MassMutual at 1-800-272-2216 for a referral to an agent.**

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### NOT FOR USE IN CA, CT, DC, DE, FL, MT, ND, AND SD.

<sup>2</sup> The individual disability income insurance does not coordinate with your group long-term disability coverage. Claim decisions are rendered independent of each other.

Rider is not available in all states.

MaxElect (Policy Form XLS-ME-13, XLS-ME-04 and ICC13XLSME in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company. Policies have exclusions and limitations.

This is a general description of coverage provided by the rider. If there is a conflict between this description and the contract, the terms of the policy and rider will govern.

New York Policies: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 61 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all the people with this policy.

