

Extended Partial Disability Benefits Rider

Individual Disability Income Insurance



The Extended Partial Disability Benefits Rider is an optional rider available with a MaxElect individual disability income insurance policy from MassMutual.

What if you could only work part-time as a result of a disability?

Extended Partial Disability Benefits Rider¹ (EPR) can help you recover a portion of your lost income, if you are partially disabled and continue to work at your regular occupation, or a new occupation in a reduced capacity, due to your illness or injury.

What if you could only work part-time as a result of a disability?

There are several ways you can qualify² for benefit payments. During the first six months of partial disability, you must have:

- A minimum 15 percent loss of time.
- A minimum 15 percent loss of income.
- Ability to do some, but not all, of the main duties of your occupation.

After six months of partial disability, you must have a minimum 15 percent loss of income.

¹ Rider is available at additional cost.

² To qualify, the insured must also be working in his/her occupation or another occupation, and be under a doctor's care. There must be a demonstrated relationship (direct relationship in New York) between loss of income and the current disability.

CASE STUDY

Meet Elizabeth

Occupation: Attorney

Maximum monthly EPR benefit: \$7,600

Diagnosis: Multiple Sclerosis

Monthly pre-disability earnings: \$15,000

Waiting period: 90 days

Month	1-3	4-6	7	8-10	11-12	13+
	Insured meets the minimum loss of time or duties due to sickness or injury.			Insured has an ongoing reduced capacity to perform her occupational duties with at least a 15% loss of income.		
Income Loss	\$0 (0%)	\$0 (0%)	\$2,250 (15%)	\$9,000 (60%)	\$6,000 (40%)	Greater than 75%
Monthly Benefit	\$0 (Waiting period satisfied)	\$3,800 (Guaranteed 50%)	\$3,800 (Guaranteed 50%)	\$7,600 (Full benefit)	\$6,000 (Actual loss)	\$7,600 (Full benefit)

How is pre-disability income calculated?

Pre-disability income is calculated using whichever of the below scenarios is most favorable to you immediately before the start of your disability.

- Average income of last 12 months.
- Average income of last 24 months.
- Average of highest 24 consecutive months within the last 60 months.

After 12 months of partial and/or total disability, your pre-disability income will be increased to reflect the change in the CPI (Consumer Price Index). The increase will never be less than 3 percent.

What are recovery benefits?

You can receive a monthly benefit while progressing through your recovery, even after you have returned to work. A recovery benefit can be paid provided your loss of income is at least 15 percent of pre-disability income and there is a demonstrated relationship (direct relationship in New York) between your loss of income and the previous disability. Recovery benefits may be payable for the full benefit period of the EPR rider.

Benefits for you

MassMutual's flexible definition of pre-disability income, combined with our guaranteed 3 percent indexing increase, can be a significant advantage to you.

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

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.

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.

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.

