

# Own Occupation Rider

## Individual Disability Income Insurance



The Own Occupation Rider<sup>1</sup> is an optional rider available with a MaxElect individual disability income insurance policy from MassMutual®.

### What if you become disabled and can no longer work at your regular occupation?

The Own Occupation Rider can help you recover a portion of your lost income. It can provide a monthly benefit when you are unable to perform the main duties of your own occupation due to illness or injury, and you work in another occupation. Your own occupation is considered to be your regular occupation or business at the start of your disability.

### Who can benefit from this rider?

This rider can help professionals who have made a significant investment in their education, training and experience. It can be an important feature for highly skilled, highly motivated, and driven professionals who are likely to seek fulfilling work in another occupation, after becoming disabled from their own occupation.

### What if you change occupations when you're not disabled?

The policy and rider coverage are portable from one job or occupation to the next. The coverage does not change because of a switch to a new job or occupation. However, it is important to remember that your occupation at claim time is based on the main duties of your work immediately prior to the start of your disability.

Rider is available at additional cost.

**NOT FOR USE IN CALIFORNIA.**

## How can you qualify for benefits?

After the applicable waiting period, the rider provides benefits when you:

- Can't perform the main duties of your occupation due to illness or injury,
- Begin working in another occupation,
- Are under a doctor's care, and
- Have a disability that begins while the Own Occupation Rider is in force.

## Benefits for you

As a professional, it can be important to protect your earnings potential from a possible disability. The Own Occupation Rider allows you to continue receiving benefits if you choose to work in another specialty or field of work after you become disabled from your regular occupation.

### HOW DOES IT WORK?

**James is a successful neurosurgeon and leads an active lifestyle.**

**While on vacation, he slips while boating and fractures his wrist and dislocates his shoulder.**



Even with rehabilitation, due to his injuries, he is no longer able to practice surgery.



Due to his excellent reputation as a surgeon, he is offered a teaching position through a local hospital.



The Own Occupation Rider on his disability income policy allows James to still receive disability benefits, even though he changed careers.

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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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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.

