MassMutual Massachusetts Mutual Life Insurance Company

Worksite Stronger.

Don't Settle.

MassMutual's Group Critical Illness Insurance: Broader coverage, more support when it's needed most.

The U.S. Critical Illness Insurance market is predicted to top **$218 BILLION** by 2034.[1]

Critical illnesses — such as cancer, Alzheimer's disease, heart attack or stroke — can upend a family's life and cause financial strain. While it can't address the medical issues, the right Group Critical Illness insurance can help reduce the financial burden on your client's employees as they recover from an illness. With innovative features designed to support employees when they need it most, MassMutual's Group Critical Illness (CI) insurance might be that right answer.

More protection

MassMutual's Group CI insurance includes a progression feature that pays benefits beyond the initial payment if a diagnosis of a covered disease progresses to a more severe level. So, if an insured is diagnosed with cancer that later progresses to a severe stage, they may be eligible for additional benefits from MassMutual. The progression feature[2] is also available with degenerative diseases and autism diagnoses in most states. And if the condition reoccurs after the insured is in remission, additional benefits may also be available.[3]

Higher benefits for severe conditions

In addition, the severity feature pays more for severe forms of covered critical illnesses such as cancer, a range of degenerative diseases or autism. Coupled with the progression feature, the severity feature provides a greater level of support than many comparable plans.

A wider range of benefits[4]

MassMutual's Group CI covers several critical illnesses not included in some other plans and provides a greater level of protection for other illnesses. This includes broader coverage for childhood diseases, including heart defects, metabolic disorders, major structural defects and autism diagnoses, benefits for Multiple Sclerosis and dementia, plus angioplasty and heart valve disease.[5]

MassMutual's CI insurance has no lifetime benefit[6] maximum on many conditions, no waiting period for benefit payments on an initial diagnosis and no pre-existing condition limitations. Employees will know this is coverage they can count on. They can use the lump sum benefit any way they choose and take the coverage with them even if they change jobs as long as premiums are paid.[7]

And plan design flexibility

MassMutual's CI is designed to work for every employer because it offers flexible plan design options to meet their needs. They can choose to remove many of the benefits from the base plan to meet their price and benefit goals.

We don't settle for average plans and neither should you or your clients.

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[1] Critical illness insurance market size, share and trends 2024-2034, 2024 Precedence Research, **Critical Illness Insurance Market Size, Report by 2034**.

[2] If included in the plan design, if covered condition progresses, a progression feature allows for payment of the difference between the full benefit amount for that covered condition and previously paid amount for the early stage diagnoses.

[3] Benefit schedule based on standard plan designs. Individual plans may vary. MassMutual's Group Critical Illness insurance requires insured to be treatment free for a minimum of six (6) months before being eligible for a Recurrence Benefit. In NY the Recurrence Benefit is payable once per covered condition.

[4] Some benefits may not be available in all states.

[5] In NY, Congenital Diseases and Autism benefits are not available.

[6] May vary by plan. Other conditions and limitations may apply.

[7] Portability not available in Alaska and Vermont.

NOT FOR USE IN NM AND WA.

MASSMUTUAL GROUP CRITICAL ILLNESS (IN CA AND NY, GROUP SPECIFIED DISEASE) INSURANCE PROVIDES LIMITED BENEFITS FOR SPECIFIED DISEASES ONLY and DOES NOT PROVIDE COVERAGE FOR SICKNESS.

This Critical Illness insurance is NOT hospital or medical expense insurance or minimum essential coverage. In NY: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

This insurance, its name, or its provisions may vary or be unavailable in some states. This coverage has exclusions, limitations, reductions of benefits that may affect any benefits payable, and terms under which the policy may be continued in force or discontinued. Some benefits or options have limited availability based on age. For availability, cost, and coverage details contact your benefits advisor or MassMutual.

Group Critical Illness Insurance (GPCI), (MM-GPCI-2021 and MM-GCCI-2021, and MM-GPCI-2021 (NC) and MM-GCCI-2021 (NC) in North Carolina) is limited benefit, non-participating group insurance. The GPCI policy and GCCI certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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