Massachusetts Mutual Life Insurance Company

Worksite Stronger.

Provide your employees with more support during a critical illness

FOR EMPLOYER USE ONLY. NOT FOR USE WITH EMPLOYEES.
NOT FOR USE IN NM, NY, AND WA.

What would happen if one of your employees was struck with a critical illness? Many of them probably wouldn't be prepared for it. And with today's high deductible health plans, they may have gaps in coverage that saddles them with thousands of dollars in bills before their medical insurance kicks in.

You can help them to be prepared against the unexpected by offering MassMutual's Group Critical Illness insurance (CI). It will give your employees the added protection they may need and will help you do more to support them, which can potentially lead to a more productive workforce and greater retention.

It also gives you the freedom to choose the right coverage for your employees. You can design a plan that is in-line with your company's goals and costs, and you can also adjust the benefit level of any covered condition up or down to meet your plan goals.

Why choose MassMutual's Group Critical Illness insurance?

- If it's a voluntary plan, it strengthens your overall benefits package at no additional cost to you.
- It gives you the flexibility to work with your benefits consultant to design the right benefits and cost for your employees' plan.
- It may enhance employee recruitment, retention, and satisfaction.
- You get end-to-end support: from onboarding through enrollment and on-going case management.
- For your employees, it's convenient to pay premiums through payroll deduction and they can keep the insurance even if they leave the company if they continue to pay premiums.[1]

[1] Portability not available in Alaska and Vermont.

Lump Sum Payments

MassMutual's Group CI provides your employees with a lump sum benefit paid directly to them for a diagnosis of a covered condition that can be used to pay for anything, such as out-of-pocket medical expenses, personal expenses or any cost they want to cover.

Progression and Severity Features and Recurrence Benefit

MassMutual's CI insurance continues to support employees if a covered condition progresses to a more advance stage or goes into remission and then reoccurs.

- **First Occurrence Benefits**
  A lump sum benefit is payable upon the diagnosis of each covered condition. The specific covered benefit may vary by plan design so you should consult the plan proposal for details.
- **Severity Feature**[2]
  Insureds may be eligible for higher initial benefits for more severe diagnoses of certain covered conditions when costs may be greater — up to 200% of the certificate benefit.
- **Progression Feature**[3]
  For cancer and degenerative diseases, our progression feature provides coverage at the initial diagnosis — and additional payouts if the disease progresses to a more advanced stage. That means, unlike other carriers, our benefit pays if an insured's diagnosis worsens before they recover.
- **Recurrence Benefits**
  If a benefit has been paid a for a covered condition, an insured may be eligible for a recurrence benefit if the covered condition reoccurs after a minimum six-month treatment-free period. For some covered conditions, the insured is entitled to an unlimited number of reoccurrence benefits during their lifetime. Recurrence benefits may vary due to plan design, so you should consult the plan documents.

[2] If included in the plan design.

[3] 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 diagnosis.

Flexible Plan Designs

You can work with your benefits advisor to include or exclude most covered benefits and adjust any benefit amount to meet your coverage and pricing goals.

A choice of benefits levels

You have a choice of three benefit tiers to offer: Low, Medium and High, ranging from lower cost premium and benefit levels to a more comprehensive plan for larger premiums and increased benefits. As well, you can choose to offer a single tier of benefits, two benefit levels or all three to give employees a choice of the protection coverage they need.

Enrollment made easy

We provide a digital communication program to help you educate employees on the benefits of MassMutual's Group Critical Illness insurance. When it comes time to enroll, we can answer any questions your employees may have and help them enroll stress-free.

Hassle-free administration

Seamless billing and administration support makes it painless for you to set-up a premium payment program through payroll deduction. If you have questions, our dedicated case management teams are available to help.

Underwriting

- Group Critical Illness rates are unisex rated with issue age or attained age rates available.
- Group Critical Illness rates can be quoted as either Tobacco Distinct or Uni-Tobacco.

ISSUE AGES AND MINIMUM AND MAXIMUM BENEFIT AMOUNTS

	Issue Ages	Minimum	Maximum
Employee	18-75	$10,000	$50,000
Spouse	18-75	$5,000	$50,000
Dependent	Under age 26	$2,500	$50,000

Available Covered Conditions[4]

Invasive Cancer (Stages 1-4)

Hospital Confinement Benefit

Loss of hearing, sight and speech

Other Childhood diseases —

- Cystic Fibrosis
- Down Syndrome
- Muscular Dystrophy
- Congenital Chromosome Abnormalities
- Sickle Cell Anemia
- Congenital Metabolic Disorders
- Cerebral Palsy
- Congenital Heart Illnesses

Benign Brain Tumor

Vascular Disease —

- heart attack,
- stroke,
- heart valve disease,
- coronary artery disease,
- sudden cardiac arrest

Degenerative Diseases — Stage 1 and advanced —

- Alzheimer's Disease
- Parkinson's Disease,
- Motor Neuron Disease
- Multiple Sclerosis
- Dementia

Childhood Autism – Severity Levels 1, 2, and 3

- Burns
- Paralyses
- Occupational HIV
- Occupational Hepatitis
- Coma
- End Stage Renal Failure
- Coma

Bone Marrow/Stem Cell Transplant

4. May vary by state.

A hypothetical example of how MassMutual's Group Critical Illness Insurance Could Work

An employee with a $10,000 Group Critical Illness certificate benefit.[5]

- They are diagnosed with Stage II breast cancer. They receives a $10,000 benefit.
- The cancer progresses to Stage III and as a result, they receive an additional $5,000.
- After being treatment-free for a year, the cancer returns as Stage III. The insured receives an additional $15,000.[6]
- The cancer continues to progress and is now at Stage IV. They are now eligible to receive an additional $5,000.
- Due to the progression feature and recurrence benefit of MassMutual's Critical Illness, the insured received a total benefit payout of $35,000.

5. This is a hypothetical example. Actual experience may differ.

6. MassMutual's Critical Illness insurance requires insured to be treatment-free for a minimum of six (6) months before being eligible for a Recurrence Benefit.

If you're like most employers, you understand that supporting your employees with the benefits they need may be a key to maintaining a thriving business. MassMutual's Group Critical Illness Insurance can help accomplish this.

For more information, contact your MassMutual Representative.

NOT FOR USE IN NM, NY, 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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