MassMutual

Massachusetts Mutual Life Insurance Company

Work + Life Empowered.

Group Critical Illness Insurance Helps You Stay Prepared

Group Critical Illness Insurance from MassMutual

What would you do if a critical illness disrupted your life? Aside from worrying about your health, you might not be prepared for the out-of-pocket costs you're faced with, especially if you have a high-deductible health plan. But if you choose MassMutual's Group Critical Illness insurance (Group CI), it provides added protection that may help with unexpected costs.

A Way to Help Reduce the Coverage Gap

With many health plans, you could be charged with thousands of dollars in out-of-pocket expenses before your health insurance begins covering you. Group CI can help by providing a lump sum benefit due to a diagnosis of a covered critical illness that you can use to pay for anything, including out of pocket medical costs or any expense you choose. Some examples of the covered conditions:[1]

Vascular Diseases
Heart Attack, Stroke
Coronary Artery Disease

Cancer
Invasive Stages 1–4

Degenerative Diseases
Alzheimer's, Parkinson's
Multiple Sclerosis, Dementia

Childhood Diseases
Autism, Down Syndrome
Cerebral Palsy, Cystic Fibrosis

[1] Benefits mentioned may vary by state and plan design. Consult your plan information for details.

Help Cover What Health Insurance Doesn't

Unexpected costs can pile up—out-of-network specialists, rehab and follow-up treatments may not be covered. Group CI provides a lump sum benefit that you can use to pay for expenses not covered by health insurance or for any other expenses you may have, such as groceries or daycare, giving you more financial support to focus on recovery.

Out-of-Network Specialists

Follow-Up Treatment

Rehabilitation

Everyday Expenses

Why else should I choose MassMutual's Group CI?

- You can conveniently pay premiums through your employer's payroll deduction.
- It's a lump sum benefit paid directly to you upon the diagnosis of a covered critical illness that you can use however you wish. If included in your employer's plan, you can enroll your spouse and dependents too.
- It's portable[2]: you can keep this important coverage even if you leave your current job as long as you continue to pay premiums.
- If included in the plan design, a severity benefit may provide higher initial benefits for more severe diagnoses of certain covered conditions when costs may be higher — up to 200% of the certificate benefit.

[2] Portability not available in Alaska or Vermont.

The progression feature and Recurrence Benefit

Some illnesses are longer lasting and can progress to a more advanced stage or sometimes go into remission and then recur. In this hypothetical example, MassMutual's Group CI progression feature[3] and Recurrence Benefit provide protection as the condition progresses.

Hypothetical example:

Insured is a $10,000 Group Critical Illness certificate owner.*
At age 50, they are diagnosed with Stage II prostate cancer.[3]

$10,000
Stage I or II Benefit
They receive a $10,000 benefit upon the initial Stage I or II diagnosis.

$5,000
Stage III
The cancer progresses to Stage III and as a result, they receive an additional $5,000.

$15,000
Recurring Stage III Benefit
After a year free of treatment, the cancer returns as Stage III.
They receive an additional $15,000.[4]

$5,000
Stage IV Benefit
The cancer continues to progress and is now at Stage IV.
They are now eligible to receive an additional $5,000.

$35,000
Total Benefit
Due to the progression feature and Recurrence Benefit of MassMutual's Critical Illness, the insured received a total benefit payout of $35,000.

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

In difficult times, MassMutual's Critical Illness is there to help you when you need it most.

[3] If Included in 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.

[4] 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. In NY, Recurrence Benefit is payable once per covered condition.

NOT FOR USE IN NM, NY, AND WA.

In NY, Congenital Diseases and Autism benefits are not available, and Recurrence Benefit is payable once per covered condition.

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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