MassMutual Massachusetts Mutual Life Insurance Company

Worksite Stronger.

Provide your employees with more support during a specified disease

FOR USE IN NY ONLY. NOT FOR USE IN OTHER STATES.
FOR EMPLOYER USE ONLY. NOT FOR USE WITH EMPLOYEES.

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 Specified Disease insurance. 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 Specified Disease 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 Specified Disease insurance 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 Group Specified Disease insurance continues to support employees if a covered condition progresses to a more advance stage or goes into remission and then reoccurs.

- **First Occurrence Benefit**
  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 covered 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 Benefit**
  If a benefit has been paid a for a covered condition, an insured may be eligible for one recurrence benefit if the covered condition reoccurs after a minimum six-month treatment-free period. In NY the Recurrence Benefit is payable once per covered condition.

[2] If included in the plan design.

[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 diagnosis.

Flexible Plan Designs

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

A Choice of Benefits Levels

You have a choice of two benefit tiers to offer: Low and High, ranging from lower cost premium and benefit levels to a more comprehensive plan for higher premiums and increased benefits. As well, you can choose to offer a single tier of benefits or two benefit levels 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 Specified Disease 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 Specified Disease rates are unisex rated with issue age or attained age rates available.
- Group Specified Disease 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

Choose from up to four covered conditions; invasive cancer, heart attack, and stroke are automatically included on all plans.

Cancer —

- Invasive Cancer
- Early-Stage Cancer
- Stage 3 Cancer
- Stage 4 Cancer
- All Other Invasive Cancers
- Non-Invasive Cancer
- Skin Cancer

Vascular Disease —

- Heart Attack (including Sudden Cardiac Arrest)
- Stroke
- Transient Ischemic Attack (TIA)

Degenerative Diseases

- Early Amyotrophic Lateral Sclerosis (ALS)
- Advanced Early Amyotrophic Lateral Sclerosis (ALS)
- Early Stage Dementia (includes Alzheimer's Disease)
- Advanced Stage Dementia (includes Alzheimer's Disease)
- Parkinson's Disease
- Advanced Parkinson's Disease
- Multiple Sclerosis
- Advanced Multiple Sclerosis

Additional Covered Conditions

- Major Organ Failure (including end stage renal failure)100%
- Angioplasty 25%
- Benign Brain Tumor 100%
- Coronary Artery Disease 25%
- Heart Valve Disease 100%
- Pulmonary Embolism 25%

A Hypothetical Example of How MassMutual's Group Specified Disease Insurance Could Work

An employee with a $10,000 Group Specified Disease certificate benefit.[4]

- They are diagnosed with Stage II breast cancer. They receive 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.[5]
- 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 Group Specified Disease, the insured received a total benefit payout of $35,000.

[4] This is a hypothetical example. Actual experience may differ.

[5] MassMutual's Group Specified Disease 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.

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 Specified Disease Illness Insurance can help accomplish this.

For more information, contact your MassMutual Representative.

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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.

WI6068_NY 626 MM202706-316224