Worksite Stronger.

Don't Settle.

New York Group Specified Disease Insurance — Broad Coverage. More Flexibility. Built for New York.

Our New York Group Specified Disease Insurance offers expanded protection, meaningful flexibility, and lasting value — all thoughtfully designed for New York's market. It is an affordable solution that helps protect customers today while remaining adaptable for future needs. Don't settle for less; offer this outstanding new coverage to your clients to help protect their employees.

Why this product stands out

MassMutual's Specified Disease Insurance offers clients value that stands out from the competition:

- Broader definitions for key covered conditions
- New approach to dementia coverage
- Smart plan design
- Flexible plan designs
- Recurrence benefit payments across multiple covered conditions

Broader definitions for key covered conditions

Certain covered conditions include broader definitions that extend value across more forms of a diagnosis, such as:

- Heart attack, with coverage that includes sudden cardiac arrest
- Major organ failure[1], with coverage that includes end-stage renal failure
- Stroke, with a separate reduced benefit for Transient Ischemic Attack (TIA)
- Cancer, including invasive cancer, non-invasive cancer, and skin cancer, with optional progression[2] and severity[3] features available on High plan designs
- Degenerative diseases, including early and advanced stages of ALS, dementia, Multiple Sclerosis, and Parkinson's disease

New approach to dementia coverage

This product includes dementia as a separate covered condition and covers all forms of dementia, including:

- Alzheimer's
- Lewy Body
- Arteriosclerotic Dementia
- Frontotemporal Dementia (FTD)
- Huntington's
- And hundreds more forms of dementia

Our broad dementia definition is built for today's evolving practices in diagnosing dementia and helps deliver more meaningful protection. Unlike products that limit coverage to specifically named dementia forms, our approach covers dementia as a named disease — helping make benefits available sooner, even when the exact form of dementia is still being determined.

Smart plan design for New York

New York limits each Specified Disease plan design to seven covered conditions. Our product always includes cancer, heart attack, and stroke, leaving room for four additional benefits. Our broader definitions for key covered conditions help deliver more value.

Flexible plan designs

- Low Plan — A Specified Disease plan with broader covered condition definitions.
- High Plan — A traditional New York plan featuring an enhanced progression feature and a severity feature (including cancer).
- Brokers can custom-design plans to fit the needs of their clients.

Recurrence payments[4] across covered conditions

New York allows one recurrence benefit per covered condition, and our product helps make the most of New York's allowance by applying Recurrence to each covered form within a condition, where applicable. This means Recurrence benefit payments may be available once per each covered condition or even once per each form of a covered condition, such as:

- Cancer[5] (invasive, non invasive, and skin cancer)
- Stroke and TIA

This design helps maximize value when it matters most — at claim time.

The bottom line?

This is more than a typical New York Specified Disease Insurance product. It is a thoughtfully designed solution that brings together broad protection and smart benefit design for the New York market.

[1] The organs and tissues covered by under the major organ failure covered condition are limited to: kidney, liver, lung, entire heart, small intestine, or pancreas.

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

[3] If included in the plan design.

[4] 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.

[5] Cancer that has spread will not be considered a recurrence.

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The 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 for 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.