



MassMutual@WORK



EMPLOYER

Ease the financial impact of critical illness

Group Critical Illness Insurance

FOR EMPLOYER USE ONLY. NOT FOR USE WITH EMPLOYEES.



A benefit you can offer where everybody wins

Creating a workplace where people feel supported and confident about their financial future begins with the choice you make in a benefits partner. Because when your employees are confident about their financial futures, chances are they're more productive in the present. MassMutual@WORK helps you build a committed workforce, with protection solutions and guidance* to help your employees improve their financial wellness.

Your employees' financial health is just as important as their physical health

If an employee is sick and unable to work or earn an income, costs can add up fast. With

MassMutual@WORK Group Critical Illness Insurance, employees can feel prepared for the unexpected with insurance that can help offset expenses that may not be covered by their major medical insurance. Group critical illness insurance provides your employees with a lump-sum benefit paid directly to them and may be used as they choose, should they be diagnosed with a covered critical illness. This means added financial resources to help with medical costs or ongoing living expenses. It is insurance that is straightforward, simple to use, and portable.¹

**Financial readiness, readily available.
You've got this.**

* Guidance may not be available for certain products. Guidance is based on MapMyBenefits assumptions and information provided by the employee and employer.

¹ Portability is not available in CO, FL, NJ, NY, OH, TN, VT.

Protection for your employees' bottom line

While few are ever prepared for the physical and emotional stress of a critical illness, even fewer are prepared for the financial burden it can bring. With the rising cost of health care coupled with high-deductible health plans, suffering from a critical illness such as a heart attack, cancer, or stroke may result in financial hardship. MassMutual@WORK Group Critical Illness Insurance provides your employees with a lump-sum benefit that can be used for personal expenses, bills, or out-of-pocket medical costs. The benefit is paid directly to employees, and they can use it as they see fit. Providing financial protection for your employees in the face of life's unexpected events can help to bring comfort and may reduce their stress, and it may also help you build a more productive workforce.

Straightforward. It's not complicated – here's a product with features that are easy to understand.

Simple. When your employees may need it most – a lump-sum benefit is paid directly to them.

Portable.¹ Coverage employees can take with them, if they leave the company.

Who is this coverage right for?

Regardless of where your employees are in their lives, if they depend on earning an income and are suddenly struck with a critical illness, would their nest egg suffer a financial impact? Whether single, married with kids, or an empty nester, group critical illness insurance can help provide your employees with the ability to recover by helping to relieve additional financial pressures.

Why add group critical illness insurance to your voluntary benefit package

- With high-deductible health plans, employees face higher out-of-pocket expenses.
- Regardless of how good your health care plan is, a critical illness may result in extra out-of-pocket expenses and loss of income during recovery.
- Critical illness coverage can help offset out-of-pocket expenses and protect discretionary funds from unexpected events.
- Critical illness coverage can help employees focus on getting back on track financially, which may reduce their financial stress.

¹ Portability is not available in CO, FL, NJ, NY, OH, TN, VT.

A simple way to enhance and add value to your company's benefits

MassMutual@WORK Group Critical Illness Insurance can help to enhance your company's group voluntary benefits offerings with convenient benefits for your employees and your company.

For your company

Product portfolio strength. We offer financial solutions, from voluntary protection benefits through retirement, with personalized guidance and support for every employee.

Financial wellness innovation. With unique online tools and helpful educational resources, your employees can take control of their financial life right at work.

Engagement made simple. A dedicated support team will help you design and administer the right voluntary benefits offering—making it easy to get your employees on board now and introduce new options in the future.

For your employees

Access. Coverage available to all actively at work employees.²

Convenient. Easy enrollment and payroll deduction.

Coverage. The lump-sum payment is sent directly to your employees to spend as they see fit.

Portable.¹ Even if employees leave the company, they can take their coverage with them.

A critical illness can happen to anyone at any time. Did you know...

In 2020, there will be an estimated 279,100 new breast cancer cases and 42,690 breast cancer deaths in the U.S.³

After diagnosis of breast cancer, the 5-year relative survival rate of American women is 91%.³

In 2020, it is estimated that there will be 100,350 new cases of melanoma in the United States and 6,850 deaths from the disease.⁴

A stroke is a reality for more than 795,000 people in the United States each year.⁵

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¹ Portability is not available in CO, FL, NJ, NY, OH, TN, VT.

² Minimum participation rates may apply and if applicable will vary based on case size, underwriting type and coverage amount.

³ American Cancer Society. Cancer Facts & Figures 2020.

<https://www.cancer.org/research/cancer-facts-statistics/all-cancer-facts-figures/cancer-facts-figures-2020.html>.

⁴ American Cancer Society. "Cancer Facts and Figures 2020".

<https://www.cancer.org/research/cancer-facts-statistics/all-cancer-facts-figures/cancer-facts-figures-2020.html>

⁵ Centers for Disease Control and Prevention, Stroke Facts. Accessed on September 6, 2017 from www.cdc.gov/stroke/facts.htm.

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A trusted leader



With over 165 years in the insurance industry, we have a long history of remaining strong during changing market conditions. Our financial strength ratings⁶ are among the highest of any company in any industry.



As a mutual company, MassMutual[®] does not have shareholders. The company is managed with the long-term interests of its members and policyowners in mind, and we work every day to make decisions to help them meet their needs in the future.



MassMutual@WORK was created to reach more people with the products, guidance, and tools they need to secure their future and protect the ones who matter most. As a recognized leader in workplace solutions, we are committed to helping you do more for your employees.

⁶ Financial strength ratings are as of 7/10/20: A.M. Best A++; Fitch AA+; Moody's Aa3; Standard & Poor's AA+. Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company (Enfield, CT 06082). Ratings are subject to change.

How it works

Jennifer was healthy when she purchased \$10,000 of critical illness insurance coverage. She wanted additional financial protection...just in case.



One year later, she was having chest pains while at home. Her husband encouraged her to go to the emergency room. Diagnosis: heart attack.



Jennifer needed surgery and extensive recuperation time in the hospital, as well as after-care at home.



With expenses mounting, Jennifer's husband promptly filed a claim.



Heart attack is a covered condition which pays 100% of the basic benefit amount. Jennifer was paid a lump sum benefit of \$10,000, which helped her to offset both medical as well as personal expenses.

This example is for illustrative purposes and is not binding.



Why group critical illness insurance makes sense

Did you know, that even with health insurance, the out-of-pocket expenses for a drug that costs \$120,000 per year may be as much as \$30,000 per year?⁷

So how much does it cost for your tobacco-free employee to be covered with \$10,000 worth of MassMutual@WORK Group Critical Illness Insurance?

Age	 30	 40	 50
Cost per week*	\$2.49	\$4.17	\$6.22

* This example assumes no optional riders are elected. It is for illustrative purposes only and is not binding. These rates are not available in all states.

⁷ High Cost for Cancer Treatment.
<https://www.asbestos.com/featured-stories/high-cost-of-cancer-treatment/>. 2020

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Product specifications

Below is an overview of coverage. Coverage name, benefits and availability vary by state. Please refer to the offer letter for plan specific information.

<p>Full coverage 100%:^{8,9,10}</p>	<ul style="list-style-type: none"> • Heart attack • Invasive cancer • Stroke • Major organ failure • End-stage renal failure • Loss of sight • Loss of hearing • Paralysis • Motor neuron disease • Advanced Parkinson’s Disease • Coma • Occupational HIV (Available in certain industries only)
<p>Partial coverage 25%:^{8,9,10}</p>	<ul style="list-style-type: none"> • Coronary artery bypass • Cancer in situ • Angioplasty
<p>Ownership:</p>	<p>You complete an application for a group policy and select the options to be made available to your employees. A group policy is issued to you by Massachusetts Mutual Life Insurance Company. Your employees own the group insurance certificate issued to them.</p>
<p>Minimum and maximum basic benefit amount:^{8,9}</p>	<p>Employee: \$2,500 up to \$50,000 Spouse: \$2,500 up to 100% of employee coverage, not to exceed \$30,000 Dependent children: 25% of employee coverage, never less than \$2,500 and not to exceed \$25,000</p>
<p>Who is eligible:⁸</p>	<p>Employee: ages 18–75 Spouse: ages 18–60 Dependent children: Under age 26 and claimed as a dependent for federal tax purposes.</p>
<p>Coverage employees can take with them— it’s portable:¹</p>	<p>Coverage is portable at group rates.</p>
<p>Guaranteed Issue/ Simplified issue:</p>	<p>Guaranteed Issue (GI) underwriting of a certificate requires an application that confirms the employee is actively at work. Simplified Issue (SI) underwriting may also be available, which requires the insured answer a few health questions to determine eligibility.¹²</p>

Benefit payments

First occurrence: ^{8,9,10,11}	A lump sum benefit payment is payable upon diagnosis of each different covered condition after the first if the dates of diagnosis are separated from any prior occurrence in which a benefit has been paid by at least 6 months (for Invasive Cancer, Cancer in Situ, End Stage Renal Failure or Major Organ Failure 6 months treatment free).
Recurrence: ^{8,9,10,11}	Once a benefit has been paid for a covered condition, benefit payments may be available for up to 2 recurrences of that same covered condition, if the dates of diagnosis are separated by at least 12 months (for Invasive Cancer, Cancer in Situ, End Stage Renal Failure or Major Organ Failure 12 months treatment free).

Additional employer-elected coverage options

Waiver of premium: ⁸	If while the certificate is in force the employee becomes disabled due to a covered condition for which MassMutual has made a benefit payment, the premium will be waived, including any premiums for the riders attached to the certificate on the premium due dates. Additional rider conditions include: <ul style="list-style-type: none">• Included for employees age 18–60• Expires at age 67• Waiver of premium applies for a maximum of two years
Wellness benefit: ⁸	The wellness benefit rider provides the certificateowner with one \$50 benefit per calendar year if the certificateowner or covered spouse completes and incurs a charge for a health screening listed in the certificate.

¹ Portability is not available in CO, FL, NJ, NY, OH, TN, VT.

⁸ Covered conditions, benefit amounts, provisions, and optional riders may vary or be unavailable in some states. Please refer to the offer letter for specific coverage information for your plan. Subject to underwriting requirements.

⁹ In most states a reduced benefit amount is paid for Invasive Cancer and Cancer in Situ if diagnosed within the 30 days from the insured's coverage effective date. For insureds issue age 18-65, the basic benefit amount reduces by 50% on the later of: 1) the certificate anniversary date on or next following when that Insured is attained age 65, or 2) the fifth certificate anniversary date following the insured's coverage effective date. The basic benefit amount does not reduce for insureds issue ages 66-75 or for dependent children. Subject to underwriting requirements.

¹⁰ All covered conditions must meet the definitions stated in the certificate and be diagnosed by a physician while the coverage is in effect. The number of benefit payments are subject to an aggregate limit per certificate and a limit per covered condition. Benefit payments are subject to a pre-existing condition and additional exclusions in most states.

¹¹ Treatment Free is a period of time without the consultation, care or services provided by a physician or other health care professionals with regard to Invasive Cancer or Cancer in Situ, Major Organ Failure, or End Stage Renal Failure, including diagnostic measures and taking prescription drugs and medicines, chemotherapy and/or radiation therapy. The insured can be "Treatment Free" while on maintenance drug therapy or routine follow-up visits to verify that Invasive Cancer or Cancer in Situ has not returned or while on anti-rejection drugs due to Major Organ Failure or End Stage Renal Failure.

¹² A pre-existing condition is applied in most states which may limit benefits available.

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Limitations and Exclusions:

Limitations and Exclusions vary by state. Please refer to the offer letter for additional information.

Pre-Existing Condition Limitation – MassMutual will not pay benefits for any Covered Condition that is caused by, related to, or resulting from a Pre-Existing Condition if the Covered Condition occurs during the 6 months immediately following the Insured’s Coverage Effective Date.

A Pre-Existing Condition is a condition for which the Insured received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 6 months immediately prior to the Coverage Effective Date.

MassMutual will not pay benefits for any Covered Conditions caused by, contributed to by, or resulting from any of the following:

- Intentionally causing a self-inflicted injury;
- Committing or attempting to commit suicide while sane or insane;
- War, declared or undeclared, or any act of war;
- Service in the military forces or any auxiliary unit of the armed forces of any country at war or in any civilian noncombatant unit serving with those forces. “War” includes undeclared war and any act of war. “Country” includes any international organization or group of countries;
- Being intoxicated or under the influence of alcohol, or taking or injecting of any drug, hypnotic or narcotic, accidentally or otherwise;
- Committing or attempting to commit an assault or felony; or
- Participating in a riot or insurrection.

In addition, MassMutual will not pay benefits for any covered condition for which diagnosis is made outside the United States, unless the diagnosis is confirmed in the United States. The date of diagnosis will be the date the diagnosis is confirmed in the United States.

MassMutual@WORK can help you create a workplace where people feel supported and confident about their financial future. Our experience in employee financial wellness allows you to provide your employees with easy access to flexible solutions and educational tools to help them build a more secure financial future and protect what matters most.

**To learn more, visit [workplace.MassMutual.com](https://workplace.massmutual.com)
or call 1-855-877-6161.**



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NOT FOR USE IN CO, FL AND NY.

MassMutual Group Critical Illness Insurance provides limited benefits. Like most accident and health insurance policies, this policy has exclusions and limitations including a pre-existing condition exclusion and reduced benefit period which may affect benefits payable. Benefits vary by age. Benefit amounts, covered conditions and optional riders may vary or be unavailable in some states. Lump-sum benefits are paid for the initial occurrence and, in most states, for up to two additional recurrences of the same covered condition. A waiting or treatment free period between dates of diagnosis is required and there is an aggregate benefit limit per certificate. MassMutual may have the right to change rates and may cancel the policy at any time. The policy, its name, benefits and provisions may vary or be unavailable in some states, and some states require the insured person to have major medical or minimum essential coverage on the effective date of this coverage. For costs, availability, and complete details of this coverage, contact your MassMutual representative.

Group Critical Illness Insurance (GPCI), (MM-GPCI-2015 and MM-GCCI-2015, and MM-GPCI-2015 (NC) and MM-GCCI-2015 (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.

