



Work + Life Empowered.

Group Critical Illness Insurance

Life is full of surprises

A critical illness – like a **heart attack, stroke, or invasive cancer** – can have an emotional, physical and financial impact on you and your family. Group Critical Illness insurance can help reduce the financial stress that often accompanies a critical illness, so you can spend less time worrying about finances and more time focusing on your health.

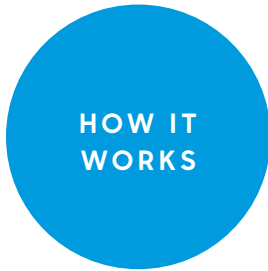
A smart choice

With Group Critical Illness insurance, the employee may be eligible upon initial diagnosis, to receive a lump-sum benefit to help pay for those costs not covered by your major medical insurance. It can help cover medical costs, mortgage payments, child care, or even groceries.

- Actively at work employees are eligible for coverage.¹
- Premiums are paid through convenient payroll deduction.
- For those with a high-deductible health care plan, group critical illness insurance can help to offset out-of-pocket expenses you may be facing.

Who is Group Critical Illness insurance right for?

Chances are you know someone who has suffered from a critical illness. Regardless of where you are in life, if you depend on earning an income and are suddenly struck with a critical illness; would your nest egg suffer a financial impact?



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

1



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

2



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

3



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

4



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.

Portable, take it with you

We made MassMutual Group Critical Illness Insurance portable.² You can take the coverage with you and continue to stay protected if you are diagnosed with a covered critical illness, even if you change companies.

Simple

MassMutual Group Critical Illness Insurance is easy.

- Actively at work employees are eligible for coverage.¹
- Easy enrollment and payroll deduction.

Our strength makes the difference

An insurance policy is only as good as the company that stands behind it. MassMutual® has been helping people build better financial futures for nearly 170 years. As a mutual company, we do not have shareholders.

We manage the company with the long-term interests of its members and policyowners firmly in mind.

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

NOT FOR USE IN CO, FL, NM AND NY.

¹ Minimum participation rates may apply and if applicable will vary based on case size, underwriting type and coverage amount.

² Portability is not available in NJ, OH, TN, and VT.

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. Covered critical illnesses may vary by state and some sub-types of illness may be paid at a lesser benefit amount. 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, please 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.

