

MassMutual@WORK



FINANCIAL PROFESSIONAL

Boost your business by helping your clients

Group Critical Illness Insurance and Group Accident Insurance

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Power your business with innovative, customizable workplace solutions from a single, trusted partner. Our simple and easy-to-implement solutions are designed to help your clients build a financially confident workforce.

MassMutual@WORK Group Critical Illness Insurance and Group Accident Insurance provide portable* coverage that is convenient to purchase and aligns with employees’ financial wellness objectives. You can help your clients choose which coverage works best for their organization.

Below is an overview of coverage for each product. Coverage name, benefits and availability vary by state. See Index for state-specific variations.

	Group critical illness insurance	Group accident insurance
Description:	After the diagnosis of a covered critical illness, a lump-sum benefit is paid direct to employee, to be used for personal or medical expenses.	After an injury from a covered accident, a lump-sum benefit is paid direct to employee, to be used for personal or medical expenses.
Coverage amounts:¹	<p>Basic benefit amounts:*</p> <p>Employee: \$2,500 up to \$50,000</p> <p>Spouse: \$2,500 up to 100% of employee coverage, not to exceed \$30,000</p> <p>Dependent Children: Greater of \$2,500 or 25% of the employee coverage, not to exceed \$25,000.</p> <p>Coverage for the employee and spouse is generally available in flat benefit amount or range of \$5,000 to \$50,000 in \$5,000 increments.</p>	Coverage available in high, medium and low options. They range from a low-cost premium and corresponding benefits, to a more comprehensive plan design for larger budgets.
<p>Employee issue ages:</p> <p>Employee issue ages 18-75</p> <p>Spouse issue ages 18-60</p> <p>Dependent children under age 26*</p>	✓	✓

Guaranteed issue is available subject to case size and participation requirements. MassMutual® offers underwriting flexibility; please contact your MassMutual representative for information.

* Varies or may be unavailable in certain states. Please see the Index for state specific coverage information.

¹ The basic benefit amount reduces by 50% at the greater of age 65 or the 5th certificate anniversary on or following the insured’s coverage effective date.

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	Group critical illness insurance	Group accident insurance
Guaranteed Issue: ²	✓	✓
Spouse & dependent coverage: ³	✓	✓
Additional employer-elected coverage options:*	<p>Wellness benefit:* The wellness benefit rider provides the certificateowner with one \$50 benefit per calendar year if the certificateowner completes and incurs a charge for a health screening listed in the certificate. We will pay this benefit once per calendar year for the spouse as well.</p> <p>Waiver of premium benefit:* 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:</p> <ul style="list-style-type: none"> • Available only to employees age 18–60 • Expires at age 67 • Waiver of premium applies for a maximum of two years 	<p>Wellness benefit:* The wellness benefit will pay \$50 to the certificateowner after the first certificate year. The insured must complete one of the health screening tests listed in the certificate. Only one benefit is payable per calendar year, regardless of how many insureds undergo a health screening test.</p> <p>Accident disability benefit:* MassMutual will pay a monthly benefit for up to two years while the employee meets the certificate’s definition of total disability. Additional benefit conditions include:</p> <ul style="list-style-type: none"> • Available only to employees age 18-60 • Expires at age 67 <p>The elimination period and the payment duration for the accident disability benefit are elected on the group policy application.</p>

* Varies or may be unavailable in certain states. Please see the Index for state specific coverage information.

² A pre-existing condition limitation applies to critical illness coverage, which may limit benefits payable.

³ The employer has the option to include spouse and dependent coverage as well as rider(s)/optional benefits in the employee offer. Some riders/optional benefits are not available to spouse and children. Riders/optional benefits have an additional cost.

Stand out from the crowd

It is not enough merely to be different; it's important to be distinct in ways that matter.

The following product features will help separate MassMutual@WORK from the competition and give you a distinct advantage with employers.

Underwriting

Both group critical illness insurance and group accident insurance are Guaranteed Issue⁴ and provide options to purchase coverage for spouse and dependent child(ren).

Portability⁵

Employees own the coverage and can take it with them — even if they change employers.

Group critical illness insurance

Group critical illness insurance is coverage that is straightforward. It's not complicated — here's a product design with features that are easy to understand.

Covered conditions*

Full coverage 100%:

- 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)

Partial coverage 25%:

- Coronary artery bypass*
- Cancer in situ
- Angioplasty

Benefit payments and recurrence*

First occurrence:

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).⁶

Recurrence:

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).⁶

* Varies or may be unavailable in certain states. Please see the Index for state specific coverage information.

⁴ A pre-existing condition limitation applies to critical illness coverage, which may limit benefits payable.

⁵ Portability is not available for either product in CO, FL, NJ, NY, OH, TN and VT. In addition, not available in AK or KY for Accident Insurance.

⁶ 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.

Group accident insurance

Group accident insurance is flexible, which means you can help your clients choose the coverage levels and optional benefits that best meet their employees' needs.

Benefit categories*

Emergency benefits

- Accident follow-up treatment
- Ambulance (ground and air)
- Emergency room treatment
- Emergency dental treatment
- Epidural pain management
- Urgent care center or emergency physician treatment
- X-ray

Confinement benefits

- Hospital⁷ & ICU admission
- Hospital⁷ & ICU confinement
- Physical therapy
- Rehabilitation unit confinement

Surgical procedure benefits

Specific injury benefits

- Burn
- Coma
- Concussion

- Dislocation (with and without surgery)
- Fracture (with and without surgery)
- Eye injury
- Lacerations
- Paralysis

Additional care benefits

- Adaptive home and vehicle benefit
- Blood/plasma/platelets
- Major diagnostic exams
- Medical appliance
- Prosthesis
- Lodging
- Transportation

Death and dismemberment benefits

- Accidental death common-carrier
- Other accidental death
- Accidental dismemberment

Additional benefits

- Child Organized Sporting Activity Benefit (available only to children, ages 18 and under). The benefit amount will be increased by 25% if an insured dependent child is injured in a covered accident prior to age 19 while participating in an organized sporting activity, and suffers a loss for which a benefit under the group policy is payable.

This benefit is not payable for injuries that are caused by, or occur as a result of, an insured dependent child participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching; or racing any type vehicle in an organized event. This benefit is limited to \$1,000 per certificate, per calendar year.

- Waiver of premium (available only to employees ages 18–60, expires at age 67)

* Varies or may be unavailable in certain states. Please see the Index for state specific coverage information.

⁷ "Hospital" is a defined term in the contract which excludes certain facilities that provide institutional care such as a nursing home, convalescent home or extended care facility.

A trusted leader



With over 167 years in the insurance industry, we have a long history of remaining strong during changing market conditions. Our financial strength ratings⁸ are among the highest of any company in any industry.



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.



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.

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

⁸ Financial strength ratings are as of July 10, 2020: A.M. Best Company: A++ (Superior; top category of 15); Fitch Ratings: AA+ (Very Strong; second category of 21); Moody's Investors Service: Aa3 (High Quality; fourth category of 21); Standard & Poor's: AA+ (Very Strong, second category of 21). Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). Ratings are subject to change.

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MassMutual@WORK Group Critical Illness Insurance State Variations —

This is a list of variations by employer state. This is not an all-inclusive list. Please refer to the offer letter for additional information.

In California, proposed insureds must have major medical to apply for coverage. Cancer in Situ is referred to as Non-invasive Cancer. Occupational HIV is not a covered condition.

In Colorado, the wellness benefit rider, portability and spousal continuation are not available.

In Connecticut, there is not a required waiting or treatment free period between dates of diagnosis of different covered conditions for a benefit to be payable. If a diagnosis of Invasive Cancer or Cancer in Situ occurs within 30 days of an insured's coverage effective date, the certificate owner has the option to receive the reduced benefit payment, or to return the certificate for a full refund of premium. The reduction in the basic benefit amount at the greater of age 65 or the 5th certificate anniversary on or following the insured's coverage effective date does not apply.

In Georgia, Advanced Parkinson's Disease, Coma and Occupational HIV are not covered conditions. Motor Neuron Disease is replaced with and limited to Amyotrophic Lateral Sclerosis (ALS). The treatment free period for diagnosis of the same covered condition is limited to 6 months for Invasive Cancer, Cancer in Situ, End Stage Renal Failure and Major Organ Failure. A recurrence benefit for Major Organ Failure must apply to a different organ. The maximum basic benefit amount per insured is \$50,000. The pre-existing condition limitation does not apply.

In Illinois, Skin Cancer is a covered condition that pays a flat \$250 benefit.

In Maryland, the pre-existing condition limitation does not apply.

In Minnesota, the wellness benefit rider is not available.

In Missouri, the waiver of premium rider is not available. Dependent children must be under age 25.

In New Hampshire, Stroke is referred to as Severe Stroke. Loss of Sight and Loss of Hearing are not covered conditions. The dependent child coverage amount is the greater of 25% of the employee coverage amount rounded up to the nearest \$1,000, or \$2,000. The wellness benefit is referred to as a health screening benefit.

In New Jersey, proposed insureds must have major medical to apply for coverage. Angioplasty is not a covered condition. Loss of Sight and Loss of Hearing provide a 25% benefit payment. Coronary Artery Bypass is referred to as Coronary Artery Disease and provides a 100% benefit payment. A waiting or treatment free period between diagnosis of different or the same

covered conditions does not apply. A reduced benefit period does not apply for diagnosis of Invasive Cancer and Cancer in Situ. The reduction in the basic benefit amount at the greater of age 65 or the 5th certificate anniversary on or following the coverage effective date does not apply. Coverage amounts are limited to \$1,000 increments. The minimum basic benefit amount is \$2,000. The dependent child coverage amount is the greater of 25% of the employee coverage amount rounded up to the nearest \$1,000, or \$2,000. In addition, portability and spousal continuation are not available. The wellness benefit is referred to as a health screening benefit.

In Ohio, portability and spousal continuation are not available.

In Pennsylvania, the pre-existing condition definition is limited to 90 days immediately prior to the insured's coverage effective date.

In Tennessee, the waiting or treatment free period between dates of diagnosis of different covered conditions is 30 days. Portability and spousal continuation are not available.

In Vermont, portability and spousal continuation are not available.

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.

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.
- 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.

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MassMutual@work Group Accident Insurance State Variations — This is a list of variations by employer state. This is not an all-inclusive list. Please refer to the offer letter for additional information.

In Alaska, portability and spousal continuation are not available.

In California, the wellness benefit is not available.

In Colorado, portability and spousal continuation are not available. In addition the following benefits are not available: the adaptive home and vehicle benefit, the lodging benefit, the transportation benefit and the wellness benefit.

In Connecticut, the waiver of premium benefit and the wellness benefit are not available. Only the zero day elimination period is available for the accident disability benefit. An accidental ingestion of controlled drug benefit and a home health services benefit are included in the plan.

In Florida, portability and spousal continuation are not available.

In Idaho, a hazardous activity death benefit is included in the plan.

In Kentucky, portability and spousal continuation are not available.

In Maryland, the accident disability benefit, the lodging benefit, the waiver of premium benefit and the wellness benefit are not available. A second opinion benefit is included in the plan.

In Michigan, the wellness benefit is not available.

In Minnesota, the wellness benefit is not available.

In Missouri, an accident risk screening benefit is available in place of the wellness benefit. Dependent children must be under age 25.

In Montana, an accident risk screening benefit is available in place of the wellness benefit. Dependent children must be under age 25.

In New Hampshire, the blood/plasma/platelets benefit and the wellness benefit are not available. Surgical procedure benefits are paid in two categories major surgeries (requiring anesthesia) and minor surgery (without anesthesia). The eye injury benefit is payable for one eye injury only. A hazardous activity death benefit is included in the plan.

In New Jersey, portability and spousal continuation are not available.

In New York, the adaptive home and vehicle benefit, the emergency room treatment benefit, the intensive care unit confinement benefit, the lodging benefit, and the wellness benefit are not available. In addition, Off-the-Job coverage, portability and spousal continuation are not available. The total benefits paid for Skin Graft, Eye Injury requiring surgical removal of an object, and the Surgical Procedures Benefit will not exceed \$2,599 per Accident per Insured.

In North Dakota, Good EDI is not available. In addition, the wellness benefit is not available.

In Ohio, portability and spousal continuation are not available.

In Tennessee, the wellness benefit is payable after coverage has been in force for at least 30 days. Portability and spousal continuation are not available.

In Texas, the wellness benefit is not available.

In Vermont, portability and spousal continuation are not available.

In Washington, the accident disability benefit offers either a zero day or a 90 day elimination period (the 7 day elimination period is not available). In addition, the wellness benefit is not available.

Limitations and Exclusions:

Limitations and exclusions vary by state, please refer to the offer letter for additional information. MassMutual will not pay benefits for any loss caused by, contributed to by, or resulting from any of the following:

- Intentionally causing or attempting to cause a self-inflicted injury.
- Committing or attempting to commit suicide while sane or insane.
- War, declared or undeclared, or any act of war, including acts of terrorism.
- 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, inhaling or injecting of any drug, hypnotic or narcotic, accidentally or otherwise.
- Committing or attempting to commit an assault or felony.
- Participating in a riot or insurrection.
- Operating, learning to operate, serving as a pilot, officer or member of a crew of an aircraft; having duties aboard an aircraft, or giving or receiving any kind of training or instruction aboard an aircraft; or jumping or falling from any aircraft, including those which are not motor-driven.
- Participating or attempting to participate in an illegal activity or working at an illegal job.
- Having any disease or bodily/mental illness or degenerative process, or any related medical/ surgical treatment or diagnostic procedures for such disease, illness or degenerative process.

- Traveling outside the territorial limits of the United States except under the common-carrier accident death benefit.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Participating in any professional or semi-professional organized sport.
- Driving any taxi, livery or car service or an intrastate or interstate long-distance vehicle for wage, compensation or profit.
- Hazardous activities such as participating in sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, zip lining, or mountain or rock climbing.
- Having cosmetic surgery (except reconstructive surgery required due to Injury resulting from a covered accident) or other elective procedures that are not medically necessary or having dental treatment except as a result of covered accident.
- If the coverage is Off-the-Job only, an injury arising from any employment or covered by Worker's Compensation insurance.

In addition, we will not pay benefits for any loss treated outside the United States.

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GROUP CRITICAL ILLNESS: NOT FOR USE IN CO, FL AND NY.

GROUP ACCIDENT INSURANCE: NOT FOR USE IN CO.

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, 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.

MassMutual Group Accident Insurance provides limited benefits. Like most group accident and health insurance policies, this policy has exclusions and limitations that may affect any benefits payable. Some benefits have limited availability based on age. Benefits payable are subject to the terms and conditions of the policy. MassMutual has 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. See the actual policy or your MassMutual representative for specific provisions and details of availability.

Group Accident Insurance (GPAC), (MM-GPAC-2015 and MM-GCAC-2015, and MM-GPAC-2015 (NC) and MM-GCAC-2015 (NC) in North Carolina) is limited benefit, non-participating group insurance. The GPAC policy and GCAC certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

