



# Navigating Uncertainty

## MassMutual Offers Enhanced New Business & Underwriting Guidelines to Support Your Business in Challenging Times

With the unprecedented outbreak of the coronavirus (COVID-19) pandemic, MassMutual is committed to helping all of our firms, advisors and customers through this turbulent time. This document provides best practices for accelerating new business submission and bypassing medical exams.

MassMutual is doing all that we can to broaden options for submission without exams. Temporary coverage expansions and the new use of medical records will be in effect until further notice.

Below is a helpful reference guide for submitting new business without exams/labs that illustrates the differences between MassMutual's prior guidelines and the newly announced changes.

### Options for submission without exams

Life Insurance		
	MassMutual's Prior Guidelines	Enhancements to MassMutual's Guidelines
Exam/Lab Requirement (or medical records)	<ul style="list-style-type: none"> <li>Exam/lab required for all adults \$50,000+</li> </ul>	<ul style="list-style-type: none"> <li>Use electronic medical records (EMRs) or APS instead of exam. Up to \$3 million standard best class                             <ul style="list-style-type: none"> <li>Age 17-49, exam within 24 months</li> <li>Age 50-60, exam within 18 months</li> <li>Age 61-65, exam within 12 months</li> <li>Age 65+, individual consideration</li> </ul> </li> <li>Age 17-49, up to \$1 million if no complete physical but all available data is favorable. Standard at best</li> <li>For all, preferred reconsideration if age/amount exam/labs completed within 6 months</li> <li>Will reissue to original policy date</li> <li>Note: if an APS is required, we will also use EMR whenever possible</li> </ul>
EZ-app: Temporary Life Insurance Receipt (TLIR)	<ul style="list-style-type: none"> <li>30 days without exam</li> </ul>	<ul style="list-style-type: none"> <li>120 days without exam if qualified for standard or better rates</li> <li>Part 2 (CMI or Tele-CMI) must be completed in 30 days</li> </ul>
Attending Physician Statement (APS)	<ul style="list-style-type: none"> <li>Traditional APS required</li> </ul>	<ul style="list-style-type: none"> <li>Use electronic medical records instead of traditional APS</li> </ul>
Platinum Pass	<ul style="list-style-type: none"> <li>Up to \$3 million</li> </ul>	<ul style="list-style-type: none"> <li>Same</li> </ul>

## Disability Income Insurance

	MassMutual's Prior Guidelines	Enhancements to MassMutual's Guidelines
Express underwriting	<ul style="list-style-type: none"> <li>\$5,000 up to Age 45</li> </ul>	<ul style="list-style-type: none"> <li>\$6,000 3A or better</li> <li>Up to Age 50</li> <li>For the Enhanced Express DI Program for dental specialist and medical residents please refer to DI5070</li> </ul>
Exam/Lab Requirement (or medical records)	<ul style="list-style-type: none"> <li>All cases not eligible for express underwriting</li> </ul>	<ul style="list-style-type: none"> <li>All ages and amounts with physical/labs completed within 24 months</li> <li>Use electronic medical records or APS instead of exam</li> </ul>

## Long Term Care Insurance

	MassMutual's Prior Guidelines	Enhancements to MassMutual's Guidelines
SignatureCare medical records and telephone interviews	<ul style="list-style-type: none"> <li>Face-to-face interview ages 70-75 (600 series only)</li> <li>APS for all ages/amounts (600 series only)</li> </ul>	<ul style="list-style-type: none"> <li>Ages 70-75, telephone interview instead of face-to-face</li> <li>Use electronic medical records from doctor/hospital Patient Portal</li> <li>Send records to <a href="mailto:status@LTCMassMutual.com">status@LTCMassMutual.com</a></li> </ul>

## Use digital tools to streamline new business and underwriting

In an effort to provide you with an efficient experience in the current environment, we would remind you to talk to your Brokerage director about utilizing EZ-app with eSignature.

## Options for submission without exams

We recognize that some paramed examiners are unavailable and some customers may be concerned about completing their exams. As we navigate these challenges together, MassMutual is doing all that we can to broaden options for submission without exams. In response to these changes we are:



Using medical records instead of required exams and APS.



Expanding temporary life insurance to 120 days.



Increasing limits for disability income insurance express underwriting.



Increasing flexibility for Signature Care/LTC applications.

## Further info

MassMutual is monitoring the situation closely and will continue to share updates when they become available.

- For EZ-app case assistance: Contact your MassMutual Brokerage Director.

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