



Navigating Uncertainty

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

MassMutual is committed to helping firms, advisors and customers as we navigate through the COVID-19 pandemic and its aftermath together. While underwriting guidelines are subject to change or may be withdrawn at any time, our commitment to innovate and support your business in challenging times is unwavering.

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 submissions without exams. In response to these challenges we are:



Using medical records instead of required exams and attending physician statements for EZ-app and Coverpath.



Expanding fluidless offers on Coverpath cases to \$1 million.



Expanding temporary life insurance to 120 days.



Increasing limits for disability income insurance express underwriting.



Increasing flexibility for Signature Care/LTC applications.



MassMutual COVID-19 Underwriting Guidelines

Life Insurance

Coverpath Fluidless

No exam requirements and easy online application.

If client is eligible, try Coverpath before EZ-app

- Amounts up to \$1 million for ages 17-59, available in all states except New York and Puerto Rico
- Ultra or Select Tobacco only

Electronic medical records (EMR) instead of insurance labs / physical measurements

Your underwriter makes every effort to obtain and use digital data behind the scenes. We may also be able to use electronic medical records from the applicant's patient portal or 1upHealth. We will make the best possible offer based on the information available.

Eligibility Criteria for EMR: Ages 17-65; \$3 million maximum, generally available for Standard or better.

- Refer to Preferred Eligibility Chart below Age 66+, full age and amount requirements are generally required.

If applicable, notify your underwriter if insurance labs/physical measurements have been completed within 24 months and are available from another source.

Preferred Eligibility

NEW!

Preferred Consideration

Preferred rates may be available when using comprehensive physical exam records* and the client meets the preferred points criteria.

Preferred offer eligibility up to \$3 million maximum, except where noted

Age	No Medical Records	Records within 12 months*	Records within 18 months*	Records within 24 months*
17-49	Standard best class / \$1 million maximum	Ultra best class	Select Preferred best class	Select Preferred best class
50-60	Not available**	Ultra best class	Select Preferred best class	Not available**
61-65	Not available**	Ultra best class	Not available**	Not available**
66+	Not available**	Not available**	Not available**	Not available**

*Comprehensive = exam records with labs, physical measurements appropriate for age/health of the individual.

**Full age and amount requirements generally needed. A reinsurance offer is possible.

Reconsideration

NEW!

Extended reconsideration period

We will now consider Standard or Select Preferred clients for a rate class improvement through December 31, 2020, after we receive full age/amount requirements. This usually means insurance labs and physical measurements. If approved for a better risk class, we will reissue with the original policy date. Not all reconsideration requests will qualify for a risk class improvement. Review your underwriter's final action email for details.

Attending Physician Statement (APS)

We may use electronic medical records obtained through other means, such as the client's patient portal or 1upHealth, instead of the traditional APS.

Substandard Offers

If COVID-19 UW guidelines are used:

- No MassMutual substandard offer will be made
- Facultative reinsurance offers may be available

If full age/amount requirements are received:

- No MassMutual substandard offer will be made for clients rated over Table 4 or greater than a medical \$5/\$1000 flat extra
- Facultative reinsurance offers may be available

MassMutual COVID-19 Underwriting Guidelines

Life Insurance

Internal Retention	MassMutual internal retention amounts are currently limited. Contact your underwriter to discuss specific cases such as substandard clients, survivorship, pro-athletes, high-profile clients, or insurance age 71+.
Foreign Travel	The following scenarios will be postponed: <ul style="list-style-type: none"> • Plans to travel internationally in the next 3 months • Traveled internationally in the past 30 days • Anyone residing outside the U.S.
COVID-19 Concerns	Postpone a minimum of 30 days after positive test, and/or full recovery, whichever is longer. Some postponement periods may be longer. Submit a detailed Quick Quote request to your team's Quick Quote board.

MassMutual Covid-19 Underwriting Programs & Policy Provision Extension

Life Insurance

Coverpath: Temporary Life Insurance Coverage (TLIC)	120 days without exam if qualified for standard or better rates
EZ-app: Temporary Life Insurance Receipt (TLIR)	120 days without exam if qualified for standard or better rates <ul style="list-style-type: none"> • Part 2 (CMI or Tele-CMI) must be completed in 30 days
EZ-app: Platinum Pass (original program for Whole Life)	<ul style="list-style-type: none"> • Express underwriting using existing Life policies (MassMutual, MetLife, +8 other companies), up to age 60, issued within the last 5 years, 2015-2020. • Eligible to apply for: <ul style="list-style-type: none"> • A new MassMutual Whole Life Policy • Minimum base \$100,000, the lesser of up to 2x the existing policy, \$3M maximum
EZ-app: Platinum Pass Term program NEW! Term Offers	<ul style="list-style-type: none"> • Express underwriting using existing MassMutual Life policies, up to age 50, issued within the last 3 years, 2017-2020 • Eligible to apply for: <ul style="list-style-type: none"> • A new MassMutual Term Policy (excluding ART) • Minimum \$100,000, the lesser of up to 1x the existing policy, \$3M maximum • This program is for new EZ-App applications only • Available through December 31, 2020
EZ-app: Term Conversions NEW! 25% increase	<ul style="list-style-type: none"> • Up to 25% increase in the converted face amount with no additional underwriting requirements for Vantage term policies in force May 1, 2020, or earlier • Increase is capped at \$1M face amount • Available through December 31, 2020
EZ-app: Guaranteed Insurability Riders NEW! Grace Period Extension	<ul style="list-style-type: none"> • Grace period extended to 90 days • New policy will be dated on the option date (anniversary date) • Available through December 31, 2020

MassMutual COVID-19 Underwriting Guidelines

Disability Income Insurance

Express Underwriting	<ul style="list-style-type: none"> \$10,000 up to Age 50, refer to Express Underwriting Overview for enhancement details Tele CMI instead of Part 2 No change to the Enhanced Express DI Program for dental specialists and medical residents
Exam/Lab Requirement (or medical records)	<ul style="list-style-type: none"> All ages and amounts with physical/labs completed within 24 months Use electronic medical records or APS instead of exam
Attending Physician Statement (APS)	<ul style="list-style-type: none"> Use electronic medical records instead of traditional APS
Future Insurability Rider	<ul style="list-style-type: none"> Exercise window extended by 60 days for policyowners who have an FIO option date that falls between March 16, 2020, and June 30, 2020. New increase in coverage will be dated on the option date (anniversary date) MM DocuSign now available with the F100 and will accept by FAX or scan.
Long Term Care Insurance	
SignatureCare medical records and telephone interviews	<ul style="list-style-type: none"> Use electronic medical records from doctor/hospital Patient Portal Send records to status@LTCMassMutual.com

Further info

MassMutual is monitoring the situation closely and will continue to share updates when they become available. For additional information refer to:

- [New Business and Underwriting COVID-19 Best Practices](#)
- [New Business and Underwriting COVID-19 FAQ](#)
- [COVID-19 MMFA Handbook](#)
- [COVID-19 Updates and Guidance FieldNet Page](#)

For more details:

- For LTC questions: contact [Rob Brown](#), Lead LTC Underwriter, New Business and Underwriting
- For Life Insurance questions: contact [Paul Bacon](#), Head of Digital/Coverpath Underwriting or [Pam Beals](#), Head of Life Underwriting
- For Disability Income (DI) questions: contact [Kathy Coughlin](#), Head of DI Underwriting

FOR PRODUCER ONLY