

MassMutual® DI Claims

Here when you need us most

Our policyowners purchase disability income (DI) insurance with the hope that they'll never need to use it, but if the unfortunate should happen, Massachusetts Mutual Life Insurance Company (MassMutual) will be there.



Muscle/Bone Disorders 29.7%

Arthritis, herniated or degenerated disk, back pain, spine/joint disorders, etc.



Neoplasms 14.8%

Breast cancer, prostate cancer, lymphoma, tumors, etc.



Injuries 12.3%

Fractures, sprains and strains, dislocations, etc.



Mental Disorders 8.6%

Depression, anxiety, substance abuse, etc.



Cardiovascular 8.1%

Hypertension, heart disease, heart attack, stroke, etc.

All Other 26.5%



\$4,438,718,000

Total disability income (DI) insurance benefits paid to MassMutual policyowners from 2005 – 2018

\$346 Million

of disability benefits paid in 2018

Protecting **235,000**

DI policyholders as of year end 2018

MassMutual's average monthly DI benefit payment in 2018:

\$3,567



Average duration for all MassMutual DI claims based on claims incurred from 1986 – 2018: **4 Years**

74%

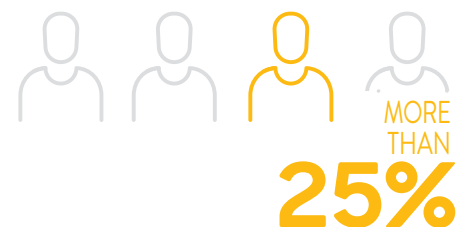
say it would be "somewhat or very difficult..."

...to meet their current financial obligations if their paycheck were delayed by a week.²



Weighing the odds

The chance of missing work for three months or longer as a result of illness or accident is far higher than many employees realize, especially when lifestyle, profession and other factors are considered.



of today's 20-year-olds will become disabled before age 67.³

¹ Source: Integrated Benefits Institute, Health and Productivity Benchmarking, 2017 Long Term Disability, September 11, 2018.

² The American Payroll Association, 2019 Getting Paid in America survey.

³ U.S. Social Security Administration, Fact Sheet September 2019.

Disability income insurance policies are issued by Massachusetts Mutual Life Insurance Company. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at 1-800-272-2216 (press 3) to be referred to a representative in your area.

