



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 While underwriting guidelines are subject to change or may be withdrawn at any time, our commitment to innovate and support your business in challenging times is unwavering.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

Special Path Fluidless Program

- Individual Whole Life 100 or 65 policies
- Riders available: WP, GIR, RTR
- Applicants ages 18-45
- Face amounts of \$25,000-\$250,000
 - o \$50k-\$250K: Select Preferred best class*
 - o <\$50k: Standard best class

**Inform clients that they can reapply for Ultra with fluids.*

Applications for New York and Puerto Rico submitted through EZ-app will be considered for this program.

MassMutual COVID-19 Underwriting Guidelines

Life Insurance

Coverpath Express Path: Accelerated Underwriting

No medical exam requirements and easy online application.

If client is eligible, try Coverpath before EZ-app

- Amounts up to \$1 million
- 14 days old to age 59 for Whole Life; ages 18 to 59 for Term Life
- Ultra Preferred Non Tobacco and Select Preferred Tobacco
- Available in all states except New York and Puerto Rico

See [Coverpath Help](#) center for additional information

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 will make the best possible offer based on the information available.

Eligibility criteria for using EMR

Ages 17-65: \$3 million maximum coverage generally available for Standard or better. Refer to the Preferred Eligibility Chart below.

Ages 66+: Full age and amount requirements are generally required. Notify your underwriter if insurance labs/physical measurements were completed within 24 months and are available from another source.

Preferred Eligibility

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 insurance labs remain the best way for clients to obtain the most favorable underwriting decision.

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

Reconsideration

We will reconsider clients held to Standard or Select Preferred under COVID underwriting 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)

COVID-19 age/amount APS when we have all other age/amount requirements

(physical measurements, insurance labs): we may use sufficient EMR in place of the age/amount APS for \$5 million maximum coverage. Preferred classes are available. If EMR is unavailable or insufficient, we will revert to the traditional APS.

NOTE: For these cases, do not order an age/amount APS unless instructed by your underwriter.

MassMutual COVID-19 Underwriting Guidelines

Life Insurance	
Substandard Offers	<p>If COVID-19 underwriting guidelines are used:</p> <ul style="list-style-type: none"> Low MassMutual substandard offers are available (Table B maximum). We may be able to use Risk Assessment Credits (RACs) to improve a table rating to Standard. Facultative reinsurance offers may be available for files rated above Table B. <p>If full age/amount requirements are received:</p> <ul style="list-style-type: none"> New! Substandard offers are available for all risk classes for clients without COVID-related conditions, and Risk Assessment Credits may be applied to improve the offer. For medical histories of concern during COVID (diabetes, cardiovascular, respiratory), a maximum MassMutual offer of Table D is allowed. RACs may not be used. Facultative reinsurance offers may be available for files outside the above.
Internal Retention	<p>New! MassMutual internal retention is now available for ages 71-80 for true Standard class or better (assumes no COVID-related conditions). Contact your underwriter to discuss specific cases, such as survivorship, pro-athletes or high-profile clients.</p>
Foreign Travel New!	<p>We follow CDC and State Department travel guidelines. The following scenarios will be postponed:</p> <ul style="list-style-type: none"> Plans to travel internationally in the next 3 months. Exceptions: A few A and B countries with Level 1, 2, or 3 risk level may be acceptable. Traveled internationally in the past 15 days Anyone residing outside the U.S.
COVID-19 Concerns	<p>Postpone a minimum of 30 days after a 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.</p>

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)	<p>120 days without exam if qualified for standard or better rates</p> <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. <p>Eligible to apply for:</p> <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

MassMutual Covid-19 Underwriting Programs & Policy Provision Extension

Life Insurance

EZ-app: Platinum Pass Term program	<ul style="list-style-type: none"> Express underwriting using existing MassMutual Life policies, up to age 50, issued within the past 3 years. 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 available through year-end for new, additional EZ-App applications only New! Coverpath is accepting Platinum Pass Term applications at this time.
EZ-app: Term Conversions	<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 \$1 million face amount Available through December 31, 2020
EZ-app: Guaranteed Insurability Riders	<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

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
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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

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