MassMutual's Digital Platform - Coverpath

Reference Guide

Use this guide to orient you to Coverpath key features and functions, submitting business, managing inforce business, converting term policies as well as tips and key considerations when using this platform.

Contents

Introduction & Getting Started

What is MassMutual's Digital Platform—Coverpath?

It's a platform that makes applying for, managing, and servicing life insurance policies faster and easier. It takes a policy through its entire life cycle—from quoting and submitting new business to viewing inforce business.

This digital platform quickly provides quotes based on the selected product and client information and allows you to complete an application online.

Then, it uses an algorithm to perform underwriting calculations and determine if fluidless underwriting is possible meaning no further traditional underwriting requirements are needed.

There are several possible outcomes:

- The client may receive an instant approval (also referred to as **express path**)
  Or
- The client may be asked a few more questions
  Or
- The client may have to schedule a medical exam to complete the traditional underwriting process.

Once approved, the client is approved for the maximum amount of coverage possible. However, as an advisor, you can quickly and easily edit an offer and change the coverage plan or face amount without further underwriting review.

Tips:

- *Most clients will need to go through traditional underwriting*
- *To be eligible for fluidless underwriting, the insured must be between ages 17-50 and applying for no more than $1 million of coverage*
- *Not available in New York or Puerto Rico*

Refer to the Introduction to MassMutual's Digital Platform – Coverpath video for more details

How Do I Determine Which Products Are Eligible for Which Platform?

Refer to the following resources for more details:

- Coverpath Eligibility Reference Sheet
- Term Conversions page on FieldNet
- MassMutual's Coverpath and EZ-app Comparison Chart

◆ **Key Consideration:**

- Coverpath cannot take **Buy/Sell Cases** where the owner is an individual.
- In these cases, you may not receive a hard stop in completing the application online until further in the process.
- It is best to complete the application using EZ-app.
- Contact MassMutual Digital Customer Care for an exception to use EZ-app.

Terminology

The following table compares industry and/or MassMutual legacy system (EZ-app) terminology with Coverpath as a quick reference.

Item	EZ-app	Coverpath
New Business Submission Platform	EZ-app	MassMutual's Digital Platform or Coverpath
Policies	N/A	**Native** policy – a policy originally created in Coverpath.
		Migrated policy –a policy that was initially created in EZ-app and now "lives" in Coverpath.
Temporary Coverage	Temporary Life Insurance Receipt (TLIR)	Temporary Life Insurance Coverage (TLIC)
Types of Underwriting	Traditional underwriting	Traditional underwriting • Policies that do not qualify for Express Path underwriting go through a traditional underwriting process on the platform.
		Express Path *(Also referred to as Fluidless Underwriting or Light-Touch Fluidless)* • A result from algorithmic underwriting that allows coverage to be placed without requiring a medical exam or lab work. • These insureds have no significant personal or family medical history, no "risky" hobbies and have a digital health record.
Beneficiaries	Primary	Primary
	Secondary	Alternate
	Tertiary	*No tertiary option*

Overview of Workflows

To help support you in this process, refer to Submitting Coverpath Business - Workflow Companion Guide for a high-level overview of the lifecycle of a life insurance application as well as tips and reminders.

Navigating the Platform & Features

When creating a new illustration or new insurance application, it is recommended that you start the process in Advisor360° since you'll be directed to the correct MassMutual platform depending on eligibility criteria and the product.

However, there are times when you might want to access this platform directly, for example to view the status of all cases in Coverpath.

This section provides an overview of terminology, navigating within the platform and key features.

Access and Proxy Rights

Who has access to Coverpath?

- All advisors, brokers, and firm staff (as proxies)
- With regard to proxy access in Coverpath, proxies have all the same access as an advisor, with one exception—they cannot sign a life insurance application
- You have the same permissions in Coverpath as you do in Advisor360°

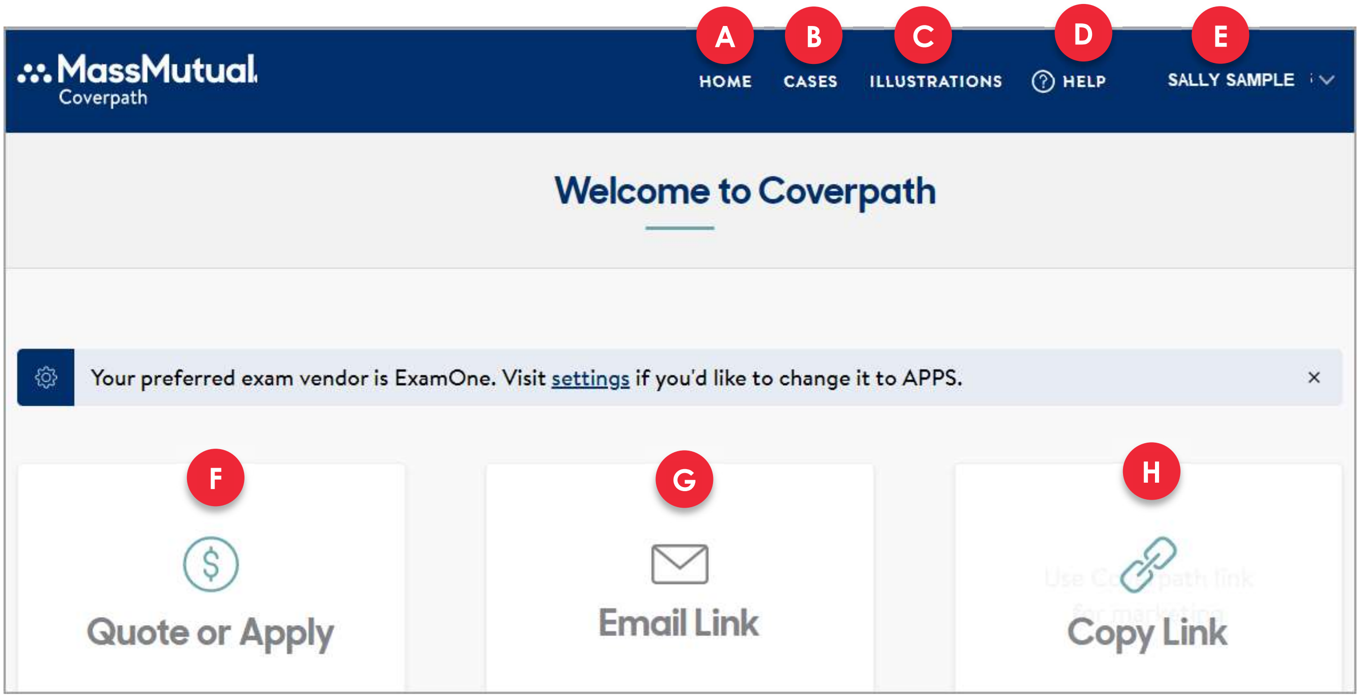
Chrome is the recommended browser. Please note that Internet Explorer is not supported.

Depending on browser settings, pop-up blockers may prevent Coverpath emails or pages from loading properly.

> ***Tip:*** *Be sure to disable pop-up blockers on your browser's help pages.*

Refer to the Access & Getting Started section of the Help Center for more details regarding technology requirements, access for your role and more.

Overview of the Home Page



	Item	Description / When to Use	How to Access It
A	**Home Page**	Displays the platform home page to access all features/functions on the platform.	HOME
B	**Case Center**	Displays pre-submitted, submitted and inforce policies originated in Coverpath which includes inforce migrated policies.	CASES
C	**Illustrations Center**	Use to run and save various illustrations Allows you to experiment with different solutions and determine what will work best for your client Requires limited data (6 data points). Generates a quick basic illustration to send to a prospect or a client who is not yet committed to going through the application process. Save, compare, and download an illustration as a PDF. Shows what an income strategy would look like with a life insurance policy.	ILLUSTRATIONS

	Item	Description / When to Use	How to Access It
C	**Illustrations Center**	◆ **Key Consideration: Riders Available in the Illustration Center:** • The Illustration Center does not display all riders available in Coverpath. • Illustrations run using the Quote & Apply option will show all riders available.	
D	**Help Center**	Hover over this button for quick reference on how to contact MassMutual Digital Customer Care. Serves as the gateway to accessing online help resources.	HELP
E	**Account Settings**	Use to set important default options for conducting business (e.g., selecting your preferred exam vendor, advisor phone number, etc.	SALLY SAMPLE
F	**Quote or Apply Function**	Use when a client is ready to apply for coverage. Integrates with Advisor360° enabling you to pre-fill the illustration and application with Client360° client information. Enables you to run an illustration and attach it to an application to send to a client.	Quote or Apply
G	**Email Link**	**Available for Term Life products only** • Use to provide clients with access to create a quote, complete 100% of the application, and submit the application (with you as the advisor). • You're kept in the loop throughout the process via notification emails.	Email Link
H	**Copy Link**		Copy Link

Tip: *An Overview of Coverpath: Navigation and Functionality video also provides details on this topic.*

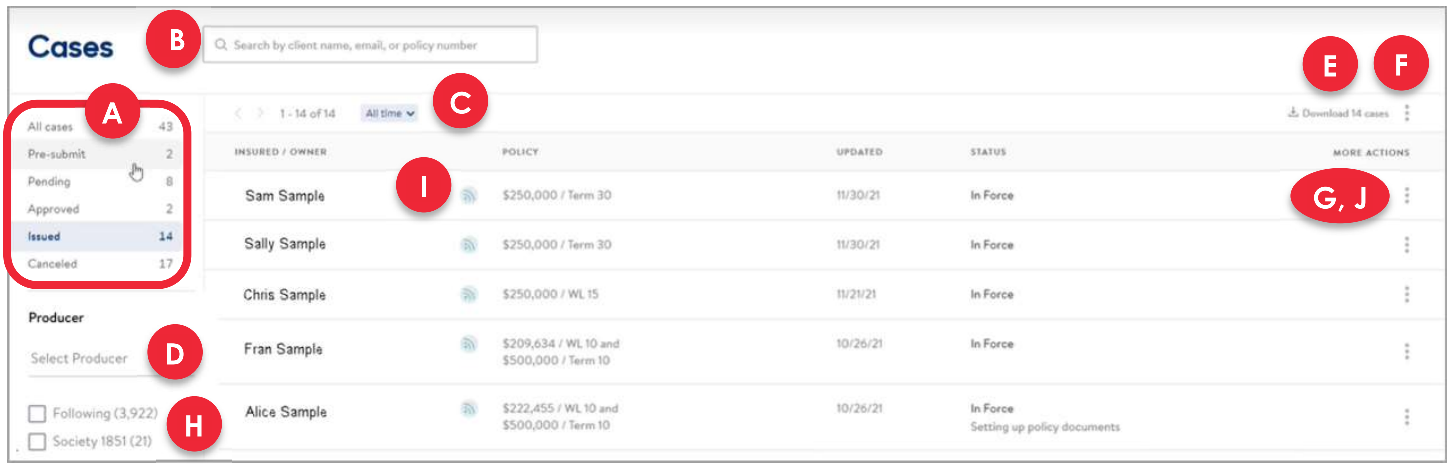
Viewing Policy Information & Case Status Using the Case Center

The Case Center enables you to:

- Review and track cases
- View policy information including policy numbers
- View the status of the application or case.

Tips:

- *The Client Case Center is not fully integrated with MassMutual systems.*
- *Refer to MassMutual's Coverpath Case Center vs. ServiceNet reference sheet for more details and a comparison of when to use which platform.*



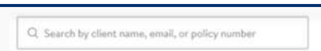
A description of Case Center statuses and features are indicated in the table below:

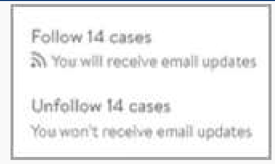
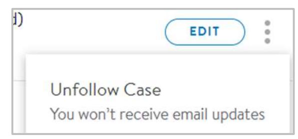
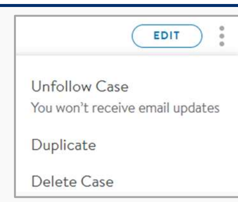
	Status / Feature	Description
A	**Pre-Submit**	Applications that have been started but not submitted.
	Pending	Submitted applications that are waiting for a requirement such as e-Sign or an exam or are in underwriting review.
	Approved	Policies with a final underwriting decision that are waiting for either the offer to be edited by the advisor or the policy to be accepted by the client. Displays declined policies. **Note:** • If you need more time to edit the offer, it can be held for up to 30 days from the date underwriting approve an offer. • Offers held for more than 30 days will be cancelled, and the application will need to be resubmitted.

	Status / Feature	Description
A		○ Clients have the option to select a button to re-submit the application. ○ Advisors also have the option to duplicate the application and send to client for submission.
	Issued	Inforce policies (includes issued or lapsed).
	Cancelled	Cancelled by the client, or by the system because the client or Advisor did not meet the requirements within the allowed timeframe.

Managing Cases Using Filters, Downloading & Following/Unfollowing Cases

The Case Center enables you to search for and view cases and their status in various ways as indicated below

	Feature	Description	How to Access It
B	**Search Field**	Use to search by the client's name, email, or policy number	
C	**View Cases for a Specific Timeframe**	Select a timeframe to view only cases with status updates during the select timeframe, for example: • The past 24 hours • The past 7 days • The past 6 months • Or all time	
D	**View Cases for a Specific Advisor(s)**	When viewing case statuses, NBCs or other firm staff may want to filter and view a specific individual or group or advisors using the **Select Producer** filter. ***Tip:*** *You can create a* ***producer group*** *to view multiple Advisors at the same time.*	
E	**Download a List of Cases**	Use to download a complete list of an Advisor's business (or other selected case status, such as pending business) into Excel.	
F	**Follow / Unfollow All Cases in a List (Bulk)**	The platform enables you to follow or unfollow—meaning whether you receive all of the automated messages about a case from Coverpath.	

	Feature	Description	How to Access It
F	**Follow / Unfollow All Cases in a List (Bulk)**	To change **<u>all</u>** cases that you follow/unfollow, select the **Kebab** button, then choose the desired setting. ***Tips:*** • *Anyone who is active on the case, such as the writing advisor or servicing advisors, are set to automatically follow a case.* • *Proxies are not set to automatically follow a case unless the advisor is part of a producer group that is owned/shared by that proxy or has selected to automatically follow an advisor's cases in their settings.* • *If you unfollow a case, you will no longer receive any email notifications on that case, including grace notifications, lapse notifications, or annual statements.*	
G	**Follow / Unfollow Individual Cases**	Use to update the option to follow / unfollow on an individual case basis.	
H	**Display All Cases You're Following**	Select the appropriate checkboxes to quickly display cases you are following. • Following Checkbox • Society 1851 Checkbox	
I	**Viewing Who Else Is Following a Case**	Hover over the Satellite icon to view a list of followers.	
J	**Duplicating a Case**	Use this feature to quickly copy an existing application and to change the product (within the same chassis (product family).	

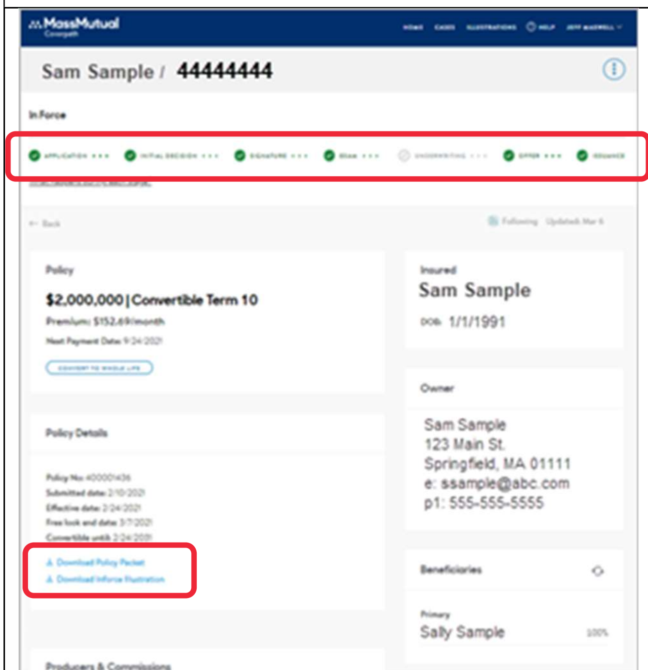
Identifying Coverpath Native & Migrated Inforce Policies

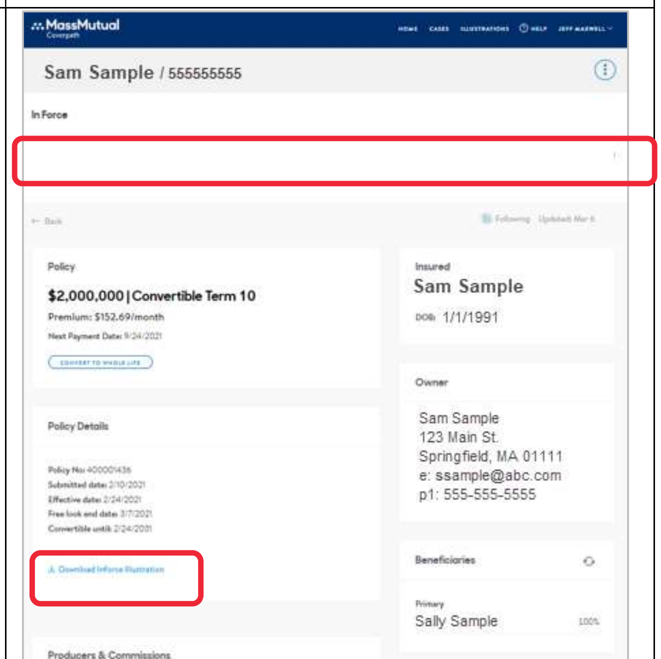
After selecting a case, you'll see more details for inforce policies (both native and migrated).

How can you quickly tell the difference? Migrated policies do not display do not display the **Status Bar** and **Download Policy Packet** link indicated below and their policy numbers differ.

Tip:

- *Native Coverpath policies typically start with "4" and are 9 digits*
- *Migrated policies typically do **not** start with "4" and have 8 digits*

<table>
<tr><th>Native Coverpath Policy</th><th></th><th>Migrated Policy on Coverpath</th></tr>
<tr><td>
</td><td>Status Bar

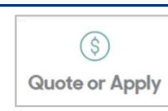
Download Policy Packet</td><td>
</td></tr>
</table>

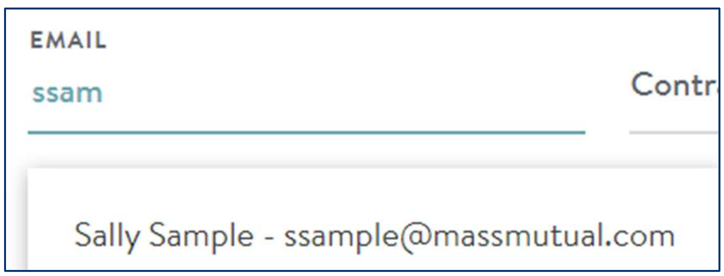
Tip: *Refer to the MassMutual's Coverpath Client Portal Comparison Chart – compares the service options and accessible policy data for native and migrated policies in the Client's Case Center in Coverpath*

Running New Sales Illustrations in Coverpath

How to Start a Sales Illustration

There are two locations within Coverpath where you can generate a sales illustration as indicated below:

Item	Description / When to Use	How to Access It
Illustrations Center	• Use to run and save various illustrations. • Allows you to experiment with different solutions and determine what will work best for your client. • Requires only six data points. • Generate a quick basic illustration to send to a prospect or client who is not yet committed to going through the application process. • Enables you to save, compare and download an illustration as a PDF. • Proxies & MassMutual wholesalers can access the Illustration Center on behalf of an advisor. • Since the Coverpath Illustration Center has some limitations, refer to the Coverpath Eligibility reference sheet for a full listing of products and features available on the Coverpath quote page and application.	
Quote or Apply Function	• Use when a client is ready to apply for coverage. • Integrates with Advisor360° enabling you to pre-fill the illustration and application with Client360° client information. • Enables you to run an illustration and attach it to an application to send to a client. ***Tips for Creating a Quote:*** 1. *Go to: **Client360° > Shield icon*** 2. *Select **Start a New Insurance Illustration** link* 	
Quote or Apply		

Item	Description / When to Use	How to Access It
Function (cont.)	*3. When prompted, select the **Guide Me** option to ensure that you proceed using the correct platform for your specific client and product situation* *4. Populate any required information* ***Note:** you will need to enter the following information:* ***Client's email address:*** • *If the client does not yet have a massmutual.com account, use the same email address that is in Advisor360° for the policy owner.* • *If the client already has a Coverpath account, start typing and have the system suggest the correct email, and then select.* • *If you type in the full email address for an existing client, you will receive an error message. If this happens, type only part of the email and select the system-suggested email.*  ***Health** - this is the same as the Underwriting Class*	

Tip: For more information, refer to the [MassMutual's Digital Platform - Coverpath Illustrations video]

Submitting New Business

Starting a New Life Insurance Application

When creating the application on MassMutual's Digital Platform, advisors have a choice—they can complete some, none or all the application for the client.

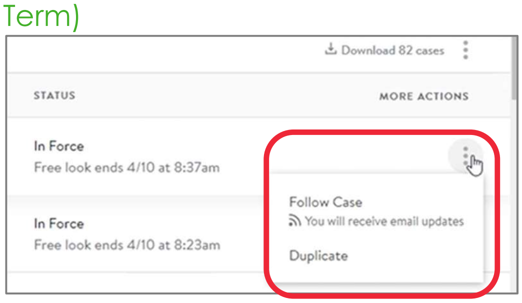
The following information provides an overview of who is involved in the process depending on if the policy owner is the insured or not.

Tips:

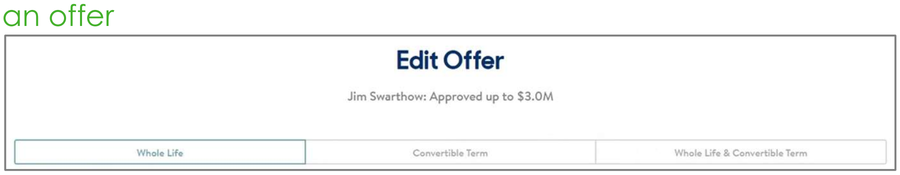
- *The Advisor must be licensed where the owner lives (primary residence), not where the owner signs (since it's digital).*
- *Share the Client's Guide to Coverpath: Coverpath Application Process reference sheet with clients to help facilitate the process.*
- *Additional resources on this topic include: MassMutual's Digital Platform - Coverpath: Submitting New Business video.*

◆**Key Consideration:**

- If you duplicate/copy an existing Coverpath application to start a new application, it has to be:
    - For the same policy owner
    - And the product must be for the same product chassis (e.g., WL to WL or Term to Term)



- If you've submitted a duplicate application and need to change the product chassis, you can use the **Edit Offer** feature to change the coverage, after underwriting has approved an offer

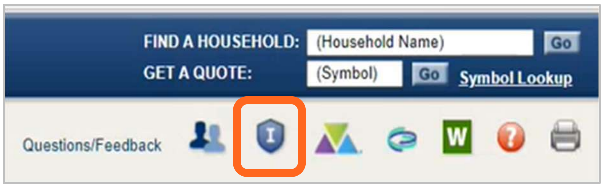


Pre-Filling Client Information

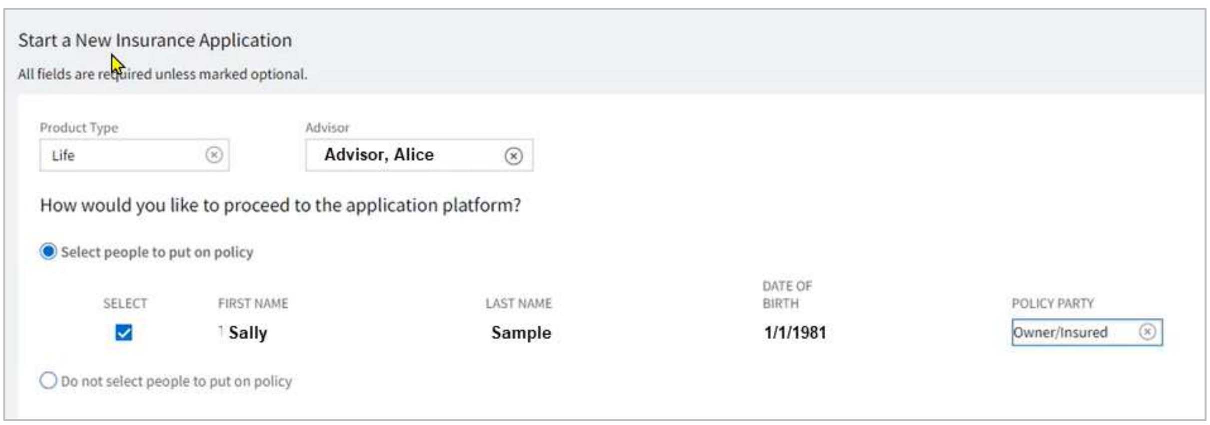
<u>**To Access Coverpath and Start a New *Life* Insurance Application:**</u>

1. Go to Client360°.

   Tip:
   - *As a best practice, add a new client into Advisor360° before creating the application in the digital platform. This not only pre-fills some information in Coverpath quotes and applications, but it also helps to ensure that the information in Advisor360° matches information in Coverpath.*
2. Select the **Shield** icon



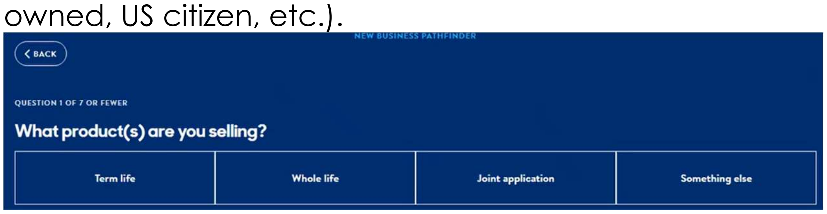
3. Select **Start a New Insurance Application**
4. Select the client that is the insured and/or the owner for the policy and complete all required fields.



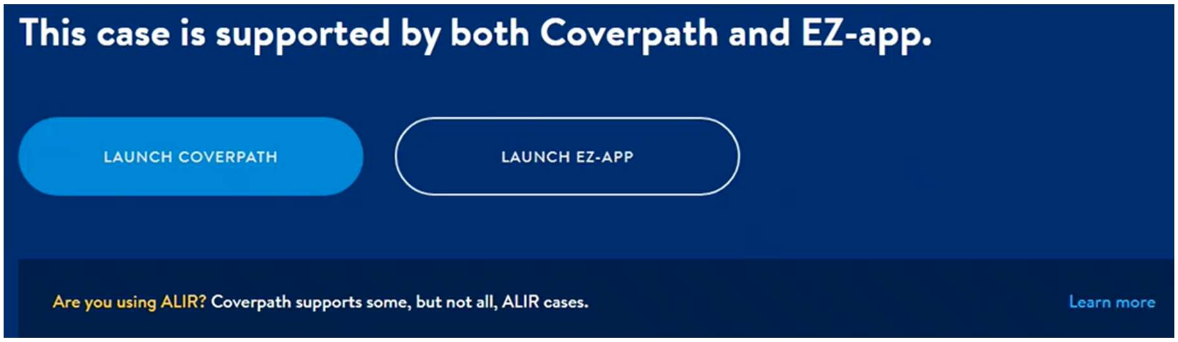
5. Always select the **Guide me: Coverpath or EZ-app?** button.

   Tips:
   - *The **Guide Me: Coverpath or EZ-app** button routes you to the appropriate platform to create/submit a new business application based on client information and the product.*
   - *Choosing the incorrect platform could lead to restarting the application in the correct platform.*

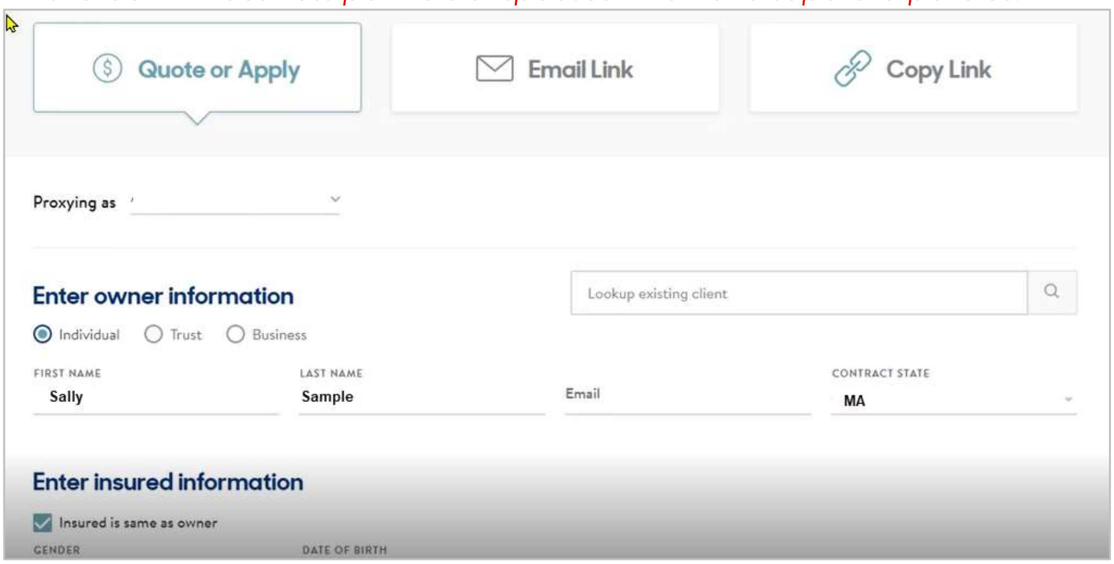
6. Select application information for the series of screens as the router determines the correct platform to use (e.g., product, face amount, age of the insured, states, products or riders, business owned, US citizen, etc.).



7. If the application can be submitted through EZ-app or the digital platform, you'll be given a choice of which to use.



8. The home page appears with some information pre-filled.
   - ***Note:*** *Every policy owner must have his/her own email address. Email addresses cannot be shared with business partners or spouses who have separate policies.*



Creating a Quote or Application

9. Select the **Quote or Apply** button.

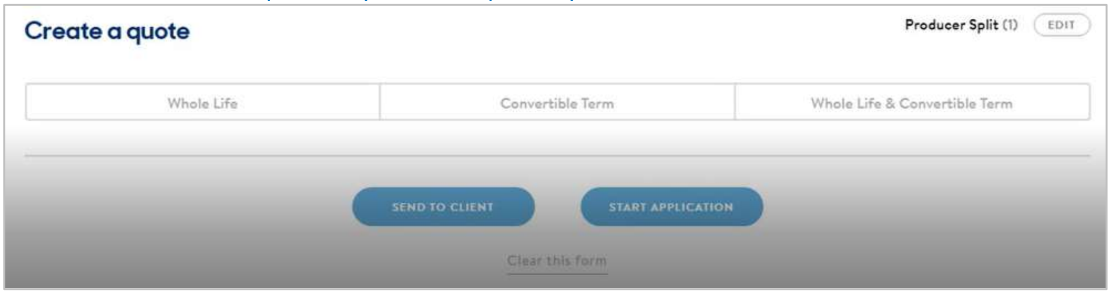
   Tips:
   - *Some information is pre-filled except for the email address.*
   - *Be sure to enter the correct email address.*
   - *Each policy owner must have his/her own email address. They cannot be shared with business partners or spouses who have separate policies.*
   - *While the same email can be used for multiple policies owned by the same person, a new email address is needed for the same person if they own some policies individually and others are owned by their business.*

10. Complete any other required information to create an initial quote.

11. Scroll down and select the **Start Application** button.

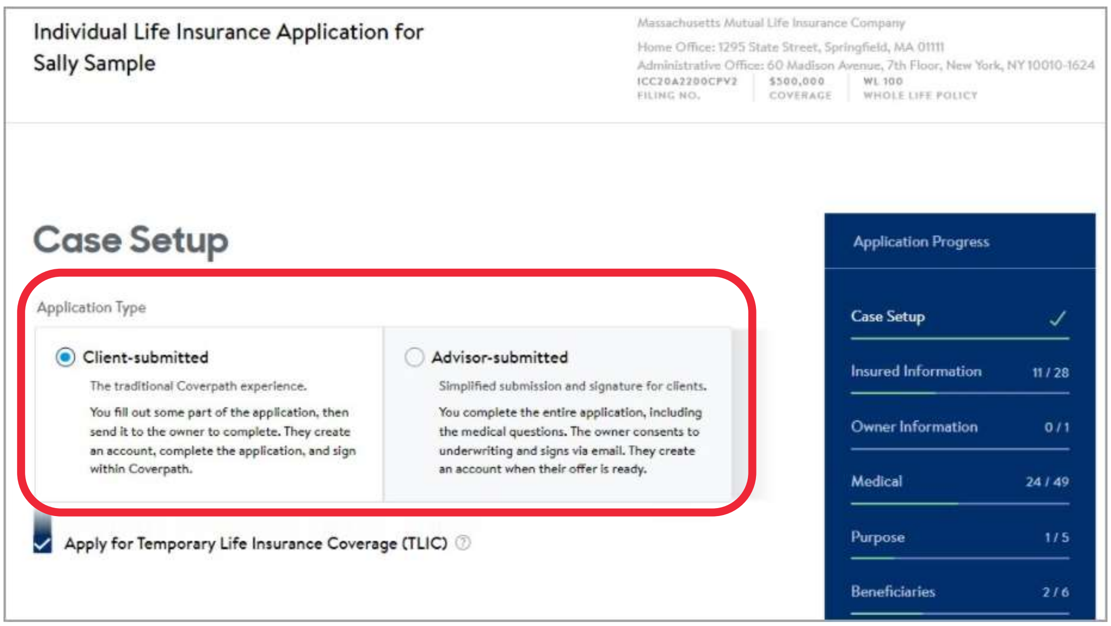
Tip:

- *Selecting **Start Application** enables you to attach the illustration to an application that the Advisor can fill out partially or completely.*



Case Setup: Determining Client- or Advisor-Submitted Process

At this point, you have a choice. You can setup the application submission process in one of two ways, as indicated below:



Submission Process	What You Do	What the Client Sees/Does
Client-Submitted	You may complete up to 99% of the application, except for the HIPAA acknowledgement. You have the option to add TLIC • The algorithm determines TLIC eligibility **Note:**	Owner receives **email with link:** 1. Views quote 2. Creates an account 3. Completes application 4. Submits application • Algorithmic underwriting runs 5. E-signs via DocuSign

<table>
<tr><th>Submission Process</th><th>What You Do</th><th>What the Client Sees/Does</th></tr>
<tr><td></td><td>Clients need to create an account to complete the application</td><td></td></tr>
<tr><td>Advisor-Submitted</td><td>You complete entire application (including the medical section)

Note:
TLIC and digital direct billing are <u>not</u> available for the client
Clients do <u>not</u> need to create an account until they’re ready to accept the policy</td><td>Owner receives a first email to:
Review the application
Consent to HIPAA
Algorithmic underwriting runs
Owner receives a second email (in about 2 min.), only if they did <u>not</u> qualify for fluidless underwriting
E-signs via DocuSign
At policy acceptance, the owner creates an account (if a massmutual.com account does not already exists)</td></tr>
</table>

Deeper Dive: Exploring the Client-Submitted Process

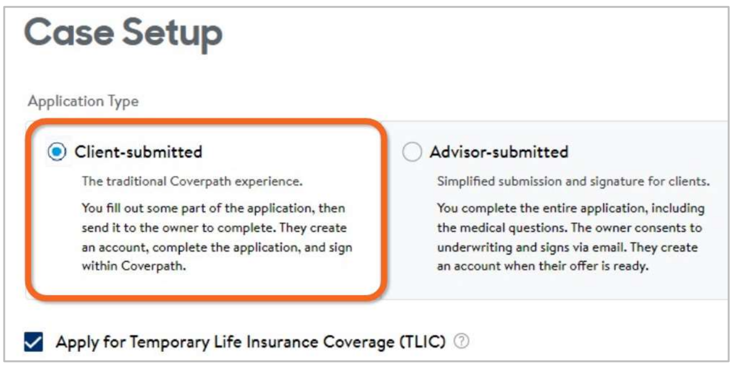
While technically clients can begin applications on their own, client-submitted applications are best completed in partnership with the client.

Advisors can start the application and complete as much as they want, even if they want the client to complete the medical section. It's called "client-submitted" because ultimately, it's the client that submits the application.

Prepping the Client: *As a best practice, ask the client to have the following information available to facilitate completion of the application:*

- *Driver's license number*
- *Social Security Number*
- *Current height and weight*
- *Personal and family medical history*

1. After completing the steps in the previous sections, select the **Client-submitted** option.

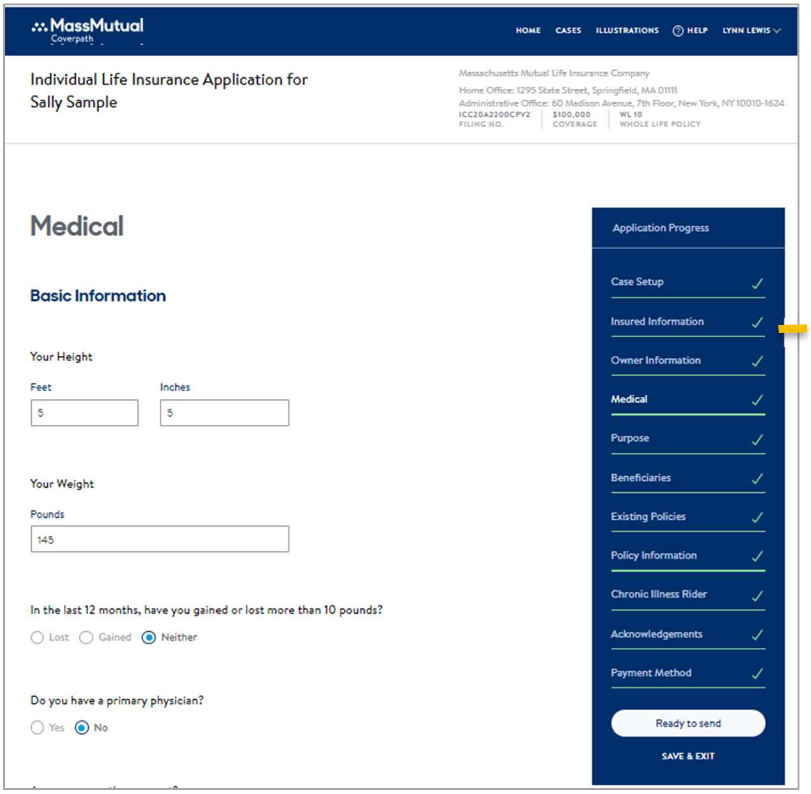


2. Select the **Apply for Temporary Life Insurance Coverage (TLIC)** checkbox to extend the privilege of TLIC to the client, if it is offered.

   - ***Best Practice:*** *If you choose to offer TLIC, it is a best practice to prepare the client for the possibility of a TLIC offer screen and advise that the application will **not** be submitted until they accept/decline TLIC and e-sign, in the event it is offered..*

   ◆ ***Key Consideration:***
   - *Unlike TLIR, TLIC (temporary life insurance coverage) is a privilege extended to the client **after** underwriting has completed a preliminary review.*
   - *The algorithm determines TLIC eligibility—meaning availability and premium for the temporary coverage, in addition to the selected product.*
   - *When completing the application online, the TLIC option is checked by default.*
     - If the client receives an offer that includes TLIC, then he/she will see a hypothetical price
   - *Unchecking this item means you are **not** offering this option to the client.*

3. Select **Next**. The initial screen and Application Progress Bar appear.



Application Progress Bar

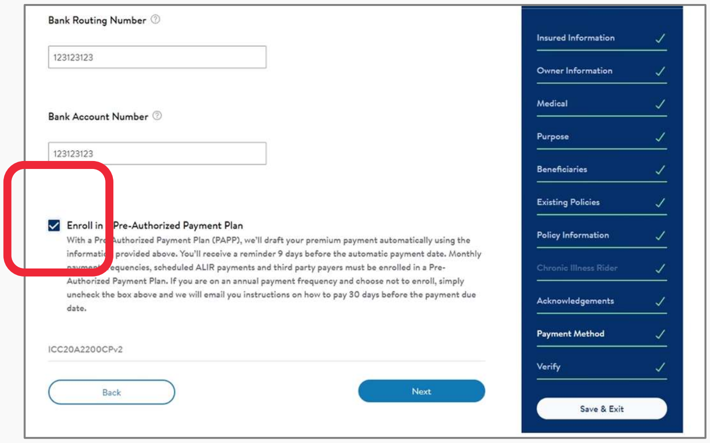
- ✓ = Completed "chapters"
- Incomplete sections indicate the number of incomplete fields (e.g., 11/28)
- Advisors can jump to any section of the application, but all sections must be completed to move forward in the process
- Clients need to complete each "chapter" in order. If they are unsure of the next question, they can use the **Take Me There** button which will guide them to the next required question.

4. When completing the application, consider the following items:

Application Section	Considerations/Tips
Insured Information	◆**Key Considerations:** • **Email Addresses:** o When creating a quote or completing an application, each email address is associated with a unique Coverpath account. Think of it as a 1:1 relationship—so the platform does not allow individuals to use the same email address for multiple Coverpath accounts. o If a client has one Coverpath with one advisor, and the client starts to conduct business on the digital platform with another advisor, then the client will need to provide two different email addresses—one for each advisor. o As a result, the digital platform does not allow individuals to make changes to policies that they do not own.
Owner Information	◆**Key Considerations:** • **Young Adult Cases:** o As a best practice, when completing/taking online applications for young adults (ages 17 -22), be sure to get a copy of his/her driver's license or social security card.

Application Section	Considerations/Tips
	o The reason: the first check is completed by the algorithm and if it fails due to an incorrect driver's license number or SSN, then underwriting stops.
Beneficiaries	◆**Key Considerations:** • **Different Types of Beneficiaries:** o Primary beneficiaries cannot be different types (e.g., you can't have a business and an individual as beneficiaries on the same policy) • **Multiple Beneficiaries with Different Relationships:** o Choose the **Other Named Individuals** beneficiary type if there are multiple beneficiaries with different relationships to the owner (e.g., parent, sibling, children) • **Number of Beneficiaries Allowed** o As many beneficiaries as the client wants can be listed on the policy as long as the beneficiaries are listed as primary or alternate (contingent) beneficiaries o However, you cannot have tertiary beneficiaries (contingent of a contingent)
Policy Information	◆**Key Consideration:** • **Riders:** o Once the application is started, any riders **not** listed on the Quote page (e.g., LISR) cannot be added later. If part of your sales process is to submit a quote or application and edit after underwriting, be careful since you may need restart the quote or application.
Payment Method	◆**Key Consideration:** • Initial premiums must be funded by EFT (electronic funds transfer) • The advisor or client can enter banking information in the application • Or the client can enter banking information when accepting the offer • Subsequent premiums can be funded by EFT or DDB (Digital Direct Billing) o They can select this when completing the application or when accepting the final offer ***Tip: The checkbox indicates that they're paying by EFT***

Application Section	Considerations/Tips



- Only the client can elect DDB (by unenrolling in a Pre-Authorized Payment Plan)
- Clients cannot switch to DDB after a policy has been put inforce

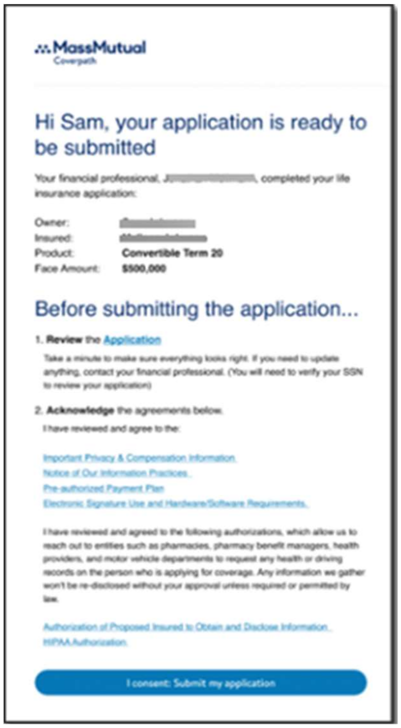
- Checks are not accepted, at this time, except for migrated policies
- Coverpath only has monthly and annual premium modes

- **Tip!** If you submit an application on Coverpath and the client is not willing to pay the initial premium by EFT and subsequent premiums by EFT or DDB, then you may need to:
  - Re-enter the application in EZ-app
  - Have the client complete a CMI (Client Medical Interview)
  - And collect signatures again

◆Key Consideration: 3rd-Party Payor:

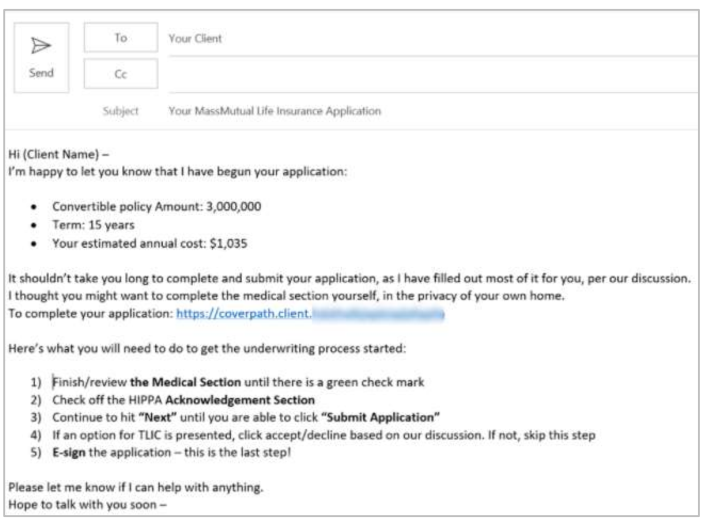
- If a third-party payor (not the owner) is paying the initial premium, this information needs to be included when completing the application
- This information cannot be added later.
- If this information is not set up initially, then you will need to restart the application
- Coverpath will reach out to the 3rd party payor via email to confirm their intent to fund the policy

5. Select the **Ready to Send** button to send quote/application to the client. A default email is generated with a link to the client's quote.
   Tip: *Refer to and/or share the Coverpath Client's Guide to Accepting an Offer to help support them in this process.*



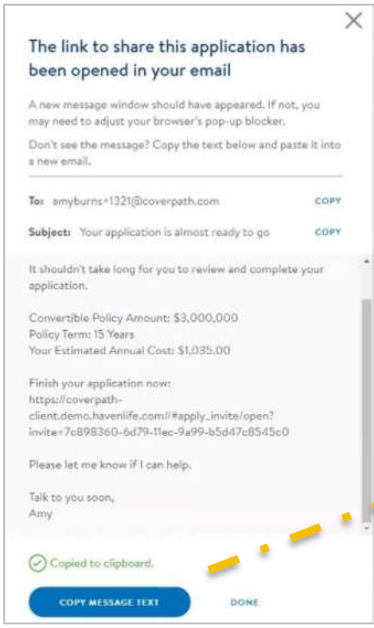
Example of Default Email

Tip: *As a best practice, it's recommended that you customize the message (per the example below) and explain to the client what has been completed as well as what they still need to do and next steps.*



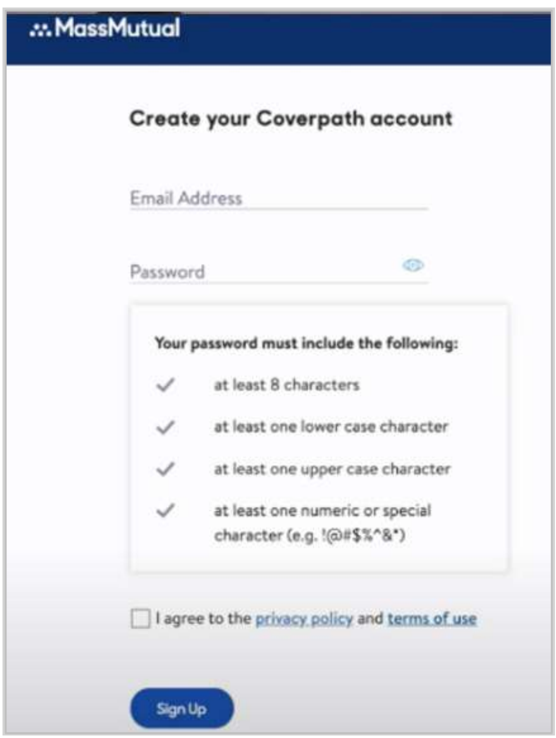
Example of Custom Email in Outlook

Tip: *In the event that the email does not generate correctly (e.g., if your default email isn't set up correctly on your computer and Outlook doesn't open), then you can copy and paste the content of the email from this page using the* ***Copy Message Text*** *button.*

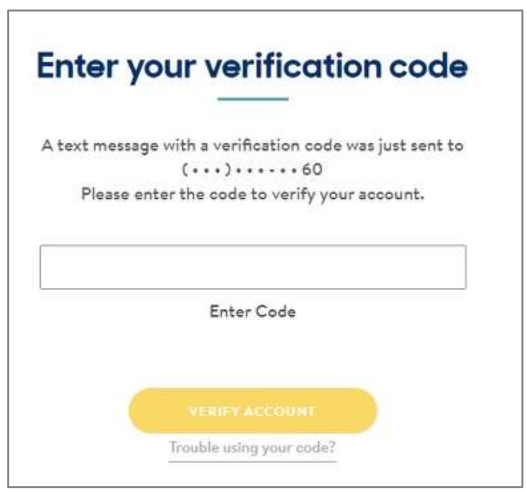


Use to copy text and link, in the event the information doesn't display if trying to create a custom email

6. Clients access the new application via one of these methods:
   - link in the email from you
   - or from their massmutual.com account



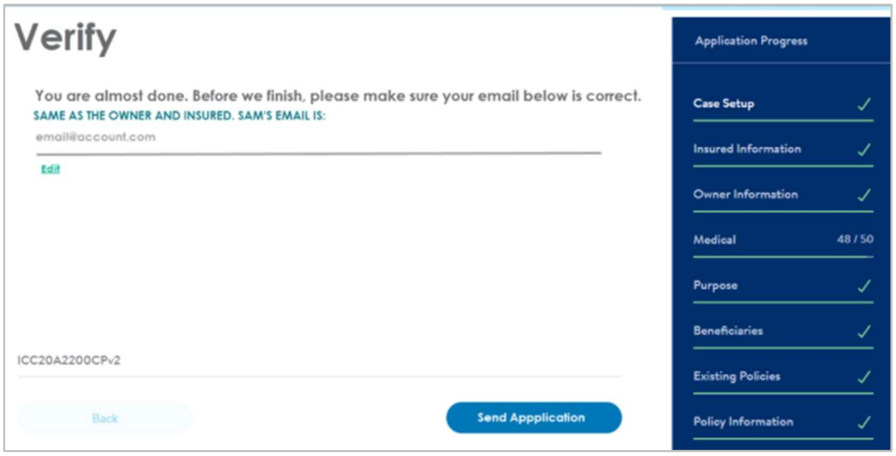
Tip: *Clients will need to verify their identity with text authentication when creating an account.*



7. Once the owner receives the email with the MassMutual Digital Platform link and quote, they'll need to create an account and verify their identify with text authentication.

   Tip: *If the client does not have a cell phone, they can select the* ***Trouble Using Your Code*** *link and they'll receive a call on their land line with a code.*

8. After creating the account, the client reviews and completes the application and once again, verifies their identity via an email.



9. The client selects the **Submit Application** button.
   Tip: *The policy number is generated.*

10. At this point the following happen:

    - The Advisor (and anyone following the case) receives an automated email that the client submitted the application

    - And the underwriting algorithm runs to issue a **preliminary** underwriting outcome (which takes about 60 – 90 seconds) and:
        - Checks personal medical history
        - Checks family medical history
        - Validates the client's identification
        - Does financial underwriting
        - Reviews prescription history
        - Checks the MIB
        - Checks DMV driving record

11. Once the algorithm runs, there are two "paths" the **client-submitted** process could take, as indicated below:

Underwriting Outcome	High Level Process Description & Steps
No exam is needed	Also referred to as: • Express Path • Fluidless Underwriting • Light-touch Fluidless Is a result from algorithmic underwriting that allows coverage to be placed without requiring a medical exam or lab work. These insureds have no significant personal or family medical history, no "risky" hobbies and have a digital health record.
Exam Needed	Policies that do **not** qualify for Express Path underwriting go through a **traditional underwriting** process on the platform

For more details, refer to the *MassMutual: Coverpath Underwriting Outcomes reference sheet*

Client-Submitted Process: “Exam Needed” - Traditional Underwriting Path

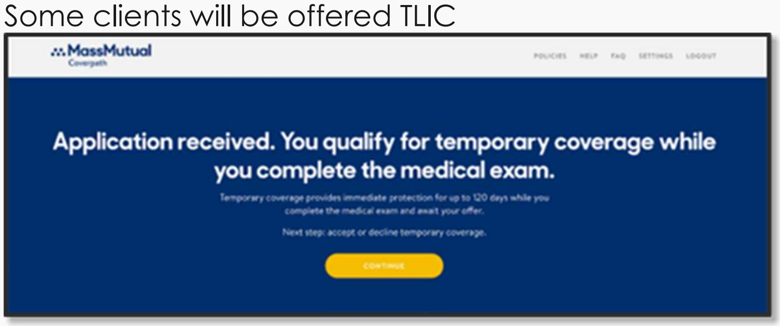
Tip: *For a visual of the two* ***client-submitted*** *process “paths” and a high-level description/tips of what happens in each step, refer to the:* Submitting Coverpath Business Submission - Workflow Companion Guide

Exam needed:

- *Policies that do* ***not*** *qualify for Express Path underwriting go through a* ***traditional underwriting*** *process on the platform*

- After the algorithm runs, the following table summarizes the steps in the “traditional underwriting” process as well as key tips and reminders.

Step in Exam Needed Process	Client-Submitted: Traditional Underwriting Path Description

Client: Signs via DocuSign	◆ **Key Consideration: Client E-Signs the Application After Submission**
	• In the client-submitted application process, the client signs the application **after** submitting it for underwriting review.
	
	Clients Offered TLIC:
	• Some clients will be offered TLIC
	
	• For clients offered TLIC, they make a decision whether to accept or decline
	
	• If the client takes the offer of TLIC, then we’ll collect one month’s premium and they’re covered for the next 120 days while we complete underwriting
	    • The premium is based on the “trending to” underwriting class, not the underwriting class used in the proposal
	    • This is an important difference from using TLIR on the legacy side

Step in Exam Needed Process	Client-Submitted: Traditional Underwriting Path Description
	• ***Tip:*** *If the client is offered TLIC, it may differ from the proposal the Advisor sent (because we've now gathered more information with the Algorithm)* • ***As a best practice:*** *Advisors should set client expectations about this ahead of time* • This premium is applied to the final policy if taken, or returned to the client if not taken • Then the client signs the application **Clients Not Offered TLIC:** • If clients are **<u>not</u>** offered TLIC it's because certain rules tripped in the algorithm and we're not comfortable extending the offer of TLIC • In this case, clients only need to sign the application Whether the client takes TLIC or not, they're now at the same point in the process—which is e-signing the application. **Key Points:** • ***Watch Point:*** *This is a* ***WATCH POINT****—meaning where things could get a little tripped up.* • *This may seem a little counter intuitive since the client needs to sign what they've already submitted* • *As advisors, it's important to be on top of this so that the client isn't stopping the process too soon* • *Clients may think they have completed all of the necessary steps once they have submitted the application* • The client signs the application using DocuSign • DocuSign launches within Coverpath, clients do not have to leave the platform or go elsewhere • ***Tip:*** *Advisors can provide clients with the* ***Coverpath Application Process*** *on FieldNet to help support them with the process.*
Schedule the Medical Exam	Once the client signs, the next step is to schedule the medical exam. There are three ways that can be handled.

Step in Exam Needed Process	Client-Submitted: Traditional Underwriting Path Description

Scheduling Exams in Coverpath reference sheet	**Key Points:**
	
	• **1. Use the Coverpath Schedule Exam Tool**:
	    • You determine if you want ExamOne or APPS to be the preferred exam vendor in your Coverpath Account Settings
	    • You'll see a calendar with the option to select different ExamOne or APPS offices based on the proximity of the insurance address or any other address you want to add
	    • Then you can select an office, date, and time—and you're locking it in, it's not a request for approval
	    • The exam appointment appears in the Coverpath Case Center
	    • And you're kept informed (via updates in the Case Center) of everything that happens, for example:
	        • exam completion
	        • and results sent to the MassMutual underwriting team
	    • This tool **does not** show all availability—just some availability of exam date/time options
	    • Contacting the office directly will likely provide more dates and times (but will require you to manually submit lab slips to MassMutual Digital Customer Care)
	
	    • ***Tip:*** *Refer to the* ***Scheduling an Exam*** *section of this guide or the* ***Exam Scheduling on Coverpath*** *job aid for more details.*
	OR
	
	• **2. Schedule the Exam Yourself**
	    • You can schedule the exam yourself; however, if you schedule outside of the platform, you'll need to **contact MassMutual Digital Customer Care** to cancel the exam order in Coverpath
	    • You'll also need to ensure that you send the digital lab slip to **MassMutual Digital Customer Care** so that they can upload it into the file so that underwriting can see the information to try to get an offer to you quickly
	
	OR
	• **3. Take No Action—the Platform Schedules the Exam for You**
	    • The 3rd option is for the advisor to take no action
	    • If you do nothing, then Coverpath reaches out to the exam vendor of your choice (whichever is indicated in your Coverpath Account Settings as the default)
	    • The representatives from the exam vendor will reach out to your client to schedule the exam
	    • You will see all details of this activity in the Case Center
	
	So how do you decide which exam scheduling process to use?

<table>
<tr><th>Step in Exam Needed Process</th><th>Client-Submitted: Traditional Underwriting Path Description</th></tr>
<tr><td></td><td>It depends on how engaged you want to be in the process and how much time you want to spend versus letting someone else take care of this administrative function for you.</td></tr>
<tr><td>Exam Needed:

Traditional Underwriting</td><td>Once the exams are completed and MassMutual has received all results, the case is assigned to an underwriter for the first time.

Key Points:

The underwriter is assigned to a case
You’ll see that reflected in the Case Center
Tip! Only Society 1851 Advisors will see the name of the underwriter assigned
The underwriter reviews the merits of the case and does one of three things:

Approves the offer
Sends follow up questions to the client

They need a little more information
They send follow up questions directly to the proposed insured

The advisor receives an email from underwriting indicating that they have asked additional questions of the client
Tip: Difference from legacy underwriting—you will <u>not</u> see what those questions are; however, you can reach out and discuss questions with the client
Watch Point:

Notice this is also a watch point where the process could stall if the client doesn’t see the email or doesn’t get back to underwriting with the requested information.
If the client is unable to locate the questions, MassMutual Digital Customer Care can resend the questions to the client

Orders an APS (Attending Physician Statement)

Underwriting may want to order an APS depending on lab results or something else in the file

Tip! In Coverpath, <u>only</u> the <u>underwriter</u> can order the APS
Agencies cannot order the APS

You will receive an email when an APS is ordered
You can also view detailed progress that Paramed is making in the Coverpath Case Center

</td></tr>
</table>

<table>
<tr><th>Step in Exam Needed Process</th><th>Client-Submitted: Traditional Underwriting Path Description</th></tr>
<tr><td></td><td>

Underwriting Approves an Offer

When underwriting approves an offer, the Advisor receives an email that an offer has been approved
This email explains:

What the approved offer is and includes:

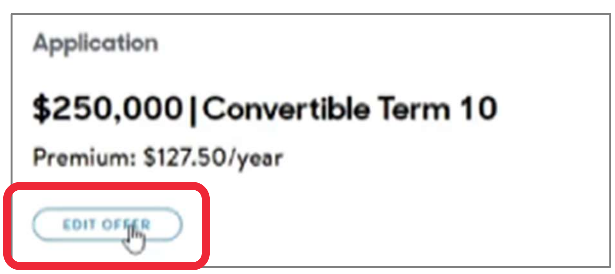
Approved rating class
If the rating class is different than applied for

Email includes notes from the underwriter explaining why the underwriting class is different than applied for
It’s not a detailed explanation (e.g., lipid levels)
This explanation is also available in the Coverpath Case Center

Approved face amount
Premium

The Advisor (and any case followers) is(are) the first and only to know that an offer has been approved. The client is only made aware when contacted by the Advisor.
</td></tr>
<tr><td>Advisor: Edit Offer, Sign & Send to Client</td><td>
Once there’s an approved offer, the Advisor can edit the approved offer to make changes to the coverage plan and instantly see the impact to premium.

Underwriters automatically approve the maximum face amount allowable—which often is greater than the original face applied for
Using the Edit Offer feature, Advisors can increase the face amount up to the max without contacting the carrier

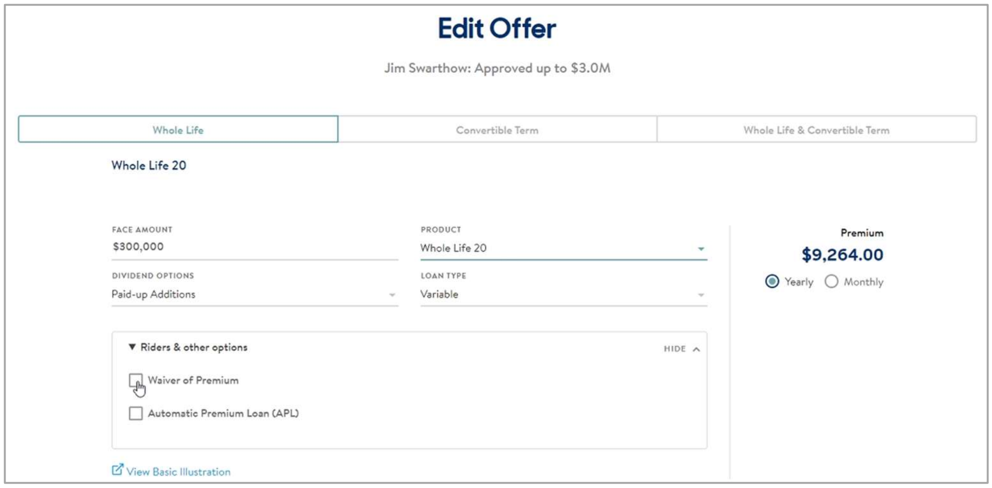


For example, in a few seconds an Advisor can use the Edit Offer Dashboard to:

Taper the plan to the needs of the client
Simultaneously make sure it’s something that the client will accept because it fits their budget
And send out the offer

</td></tr>
</table>

Step in Exam Needed Process	Client-Submitted: Traditional Underwriting Path Description

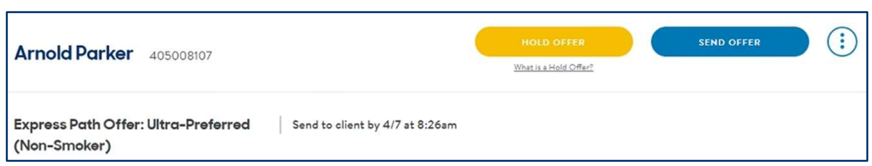


Key Points:

- **Juvenile cases:**
  - The option to edit an offer for juvenile cases is not available
  - Contact MassMutual Digital Customer Care for support

- **Advisors need to sign the application** before sending the offer to the client

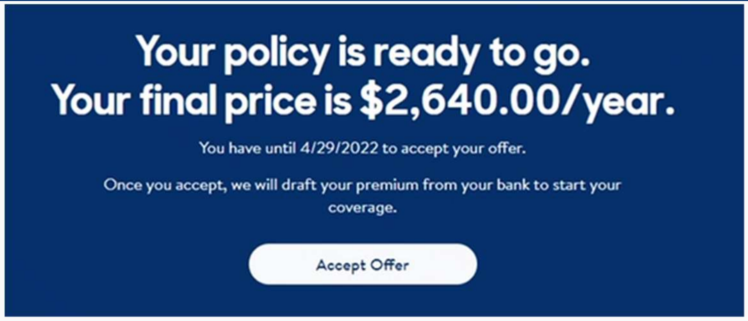
- **Timelines for Sending an Offer**
  - **Offer Not Held**
    - By default, the Advisor has 14 calendar days to send the offer to the client
    - If the Advisor does not do anything, the offer will be sent to the client on the date displayed in the Case Center



  - **Offer Held**
    - The **Hold Offer** button enables Advisors to delay sending the offer for 30 calendar days
    - ***Watch Point:*** *If the Advisor does not send the offer within the window, then the offer is automatically cancelled*

Client: Reviews & Accepts or Policy Cancellation	Once the Advisor sends the offer to the client, the client receives an email summarizing the offer. This email includes a link to the client's Coverpath account where they will accept the offer. ***Tip!*** *Clients can access the offer at any time via the Coverpath Client Case Center to view and accept the offer.*

Step in Exam Needed Process	Client-Submitted: Traditional Underwriting Path Description

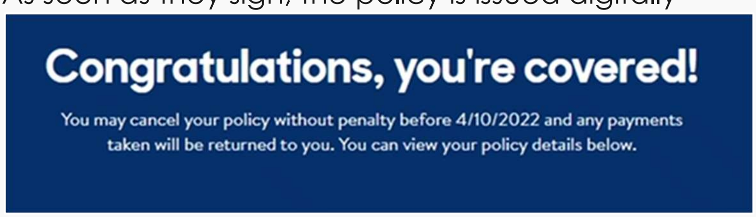


Key Points:

- The **Accept Offer** button launches DocuSign (in Coverpath) where the client will:
    - Accept the offer
    - Sign an insurability statement, if it's needed
    - And sign any amendments such as:
        - Changes to the face amount
        - Riders added or dropped
        - Or changes to a whole life illustration

◆ **Key Consideration:**
Client E-Signs the Application <u>After</u> Submission
- In the client-submitted application process, the client e-signs the application **<u>after</u>** submitting it for underwriting review.

- If the owner is not the insured, they receive a request to e-sign as well
- As soon as they sign, the policy is issued digitally



- The policy is electronically delivered to the client's account (usually in a matter of seconds)
- The Free Look period starts immediately
- Advisors have the full policy packet available electronically
    - The application
    - The final as-sold illustration
    - And a copy of the policy
- Advisors do not have the burden of printing and delivering a policy to the client; however, they can if it's an important part of their sales process

Step in Exam Needed Process	Client-Submitted: Traditional Underwriting Path Description
	Watch Point: • *If the client does nothing—meaning they do not accept the offer within 30 days, then the offer is automatically cancelled* • *If this happens, the status of the policy in the Case Center will be:* ***Cancelled***

Client-Submitted Process: Express Path

Tip: *For a visual of the two **client-submitted** process "paths" and a high-level description/tips of what happens in each step, refer to the: Submitting Coverpath Business Submission - Workflow Companion Guide*

Client-Submitted Express Path Process:

1. After the algorithm runs, the Advisor receives the offer
2. Advisor can edit the offer up to the maximum threshold approved for adult cases, if desired

Tip: *For edits to **Juvenile Cases,** contact MassMutual Digital Customer Care*

3. Sends the offer to the client
4. Client signs the application and accepts the offer
5. Advisor signs the application

Watch Point! *The advisor needs to sign the application at the **end** of the process for Coverpath cases*

6. The policy is inforce

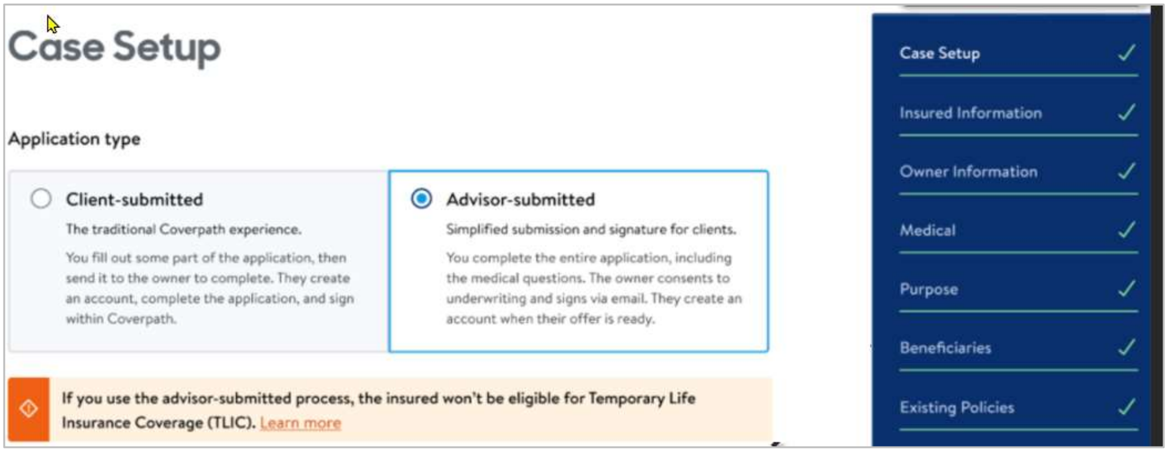
Tip: Commission Close Consideration:

- *For fluidless underwriting cases, Advisors must sign applications by commission close to make the close*

Deeper Dive: Exploring the Advisor-Submitted Process

This section provides a high-level overview of the Advisor-Submitted application process and highlights "What's Different" in a few places as compared to the Client-Submitted application process, which was described in more detail (above).

1. After starting the case in Client360° (to pre-fill information in Coverpath, select the **Advisor-submitted** option.



   Note: *TLIC is not available*

2. The Advisor completes all sections on the client's behalf.

   Watch Point: *The Part 2 (medical section/chapter) is embedded in the Coverpath application—so everything is together when completing the application on the platform*

3. Select **Next**. Verify all sections are complete using the **Application Progress Bar**.

   Tips:
   - Green checkmarks indicate when the application is done
   - *Refer to the **Application Section & Considerations/Tips** table for more details, if needed.*

4. Select the **Ready to Send** button to send quote/application to the client.
5. The owner receives an initial email to review the application and consent to underwriting.

6. Client selects the **I consent: Submit my application** button.
   Tips:
   - *The policy number is generated.*
   - *The underwriting algorithm runs and determines either an express path or traditional underwriting preliminary decision.*

   WHAT'S DIFFERENT? *2 emails in 2 minutes*

   - In the advisor-submitted process, Advisors should "coach" the client to look for ***"two emails in two minutes"***

   - **Client receives 1st email:** application is ready to be submitted
     - Clients have the option to review if they want
     - Only action required is for the client to select the **I consent button**, the application is submitted, and the underwriting process starts

   - **Underwriting algorithm runs** for about 75 seconds
     - Makes a preliminary determination with one of the 2 outcomes—meaning, if they qualify for express path or they're going through traditional underwriting

   - **Client receives a 2nd email:** If the client did not qualify for express path, then they need to sign the application via DocuSign
     Tips:
     - *Clients will authenticate with the last four digits of SSN*
     - *Clients must sign the application within 7 days from receipt of the DocuSign email.*

     Watch point: *Coach clients about this 2nd email; otherwise, they may miss it and close out of the platform thinking that they submitted the application and do not need to do anything else*

   WHAT'S DIFFERENT?
   - *In this process, the client submits and signs the application without needing to create an account on Coverpath*

The following steps are summarized. These are essentially the same as in the Client-Submitted Exam Needed process above, except that the client creates an account at the end of this process.

7. Exam is scheduled
8. Underwriter: Reviews and makes a decision
9. Advisors: edit the offer for all adult cases before sending to the client, if desired

   Juvenile Policies: *For juvenile policies the Edit Offer feature is not available. Contact MassMutual Digital Customer Care since these changes may need further underwriting review.*

10. Advisor signs the application before sending the offer to the client
11. Owner receives an email and reviews the offer by selecting the **Review Offer** button

What's Different:

- *Owner: selects **Continue to Create Account** (if he/she does not have an existing massmutual.com account)*

12. Owner: selects **Continue to Signature** and e-signs via DocuSign
13. If signed, money is drafted, and the policy is issued.

Advisor-Submitted Process: Express Path

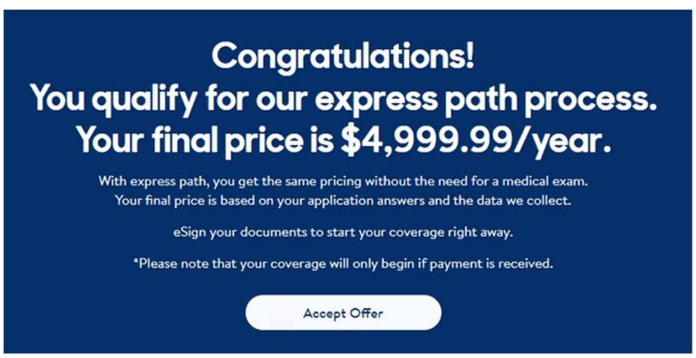
Tip: *For a visual of the two **client-submitted** process "paths" and a high-level description/tips of what happens in each step, refer to the: Submitting Coverpath Business Submission - Workflow Companion Guide*

Advisor-Submitted Express Path Process:

1. After the algorithm runs, the Advisor receives the offer
2. Advisor can edit the offer up to the maximum threshold approved for adult cases, if desired

Tip: *For edits to **Juvenile Cases,** contact MassMutual Digital Customer Care*

3. Advisor sends the offer to the client
    - ***Watch Point!*** *This is the client's last chance to enroll in DDB, **before** they sign the application and accept the offer*



4. Client signs the application and accepts the offer
5. Advisor signs the application

Watch Point! *The advisor must sign the application at the **end** of the process for Coverpath express path cases*

6. The policy is inforce

Tip: Commission Close Consideration:

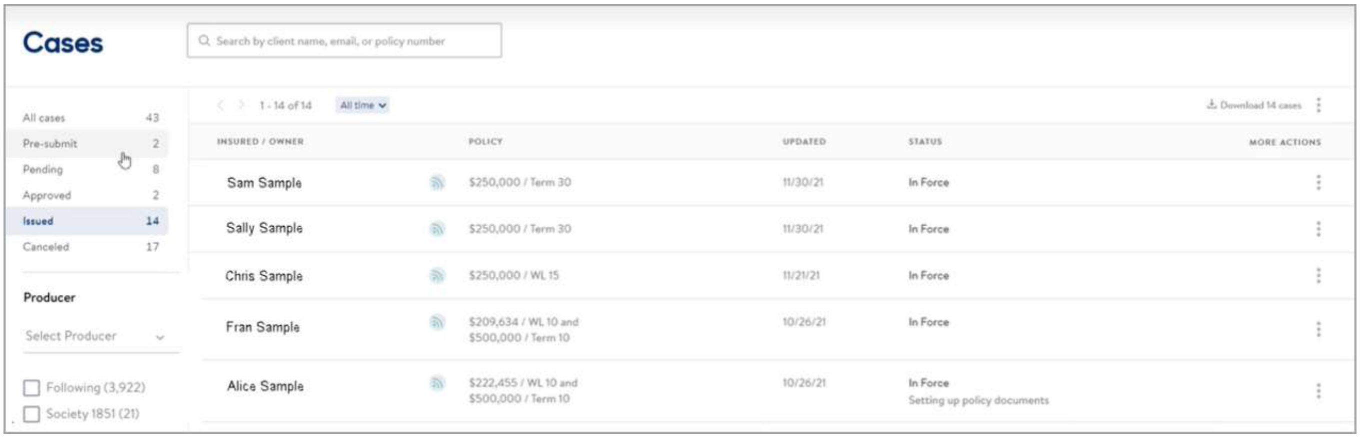
- *For fluidless underwriting cases, Advisors must sign applications by commission close to make the close*

Viewing Pending Business & Case Status

The Case Center enables you to track cases and view policy information in a variety of ways.

To View Case Status & Sub-Status:

1. Search for the case in the Case Center.

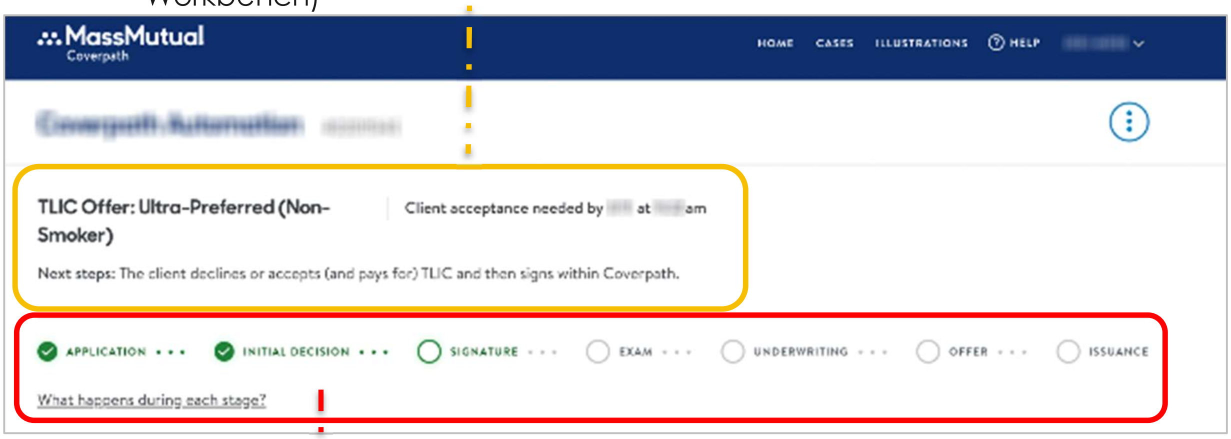


Tip: *For more information on this topic, refer to the following sections of this guide and video:*

- *Viewing Policy Information & Case Status Using the Case Center*
- *Managing Cases Using Filters, Downloading & Following/Unfollowing Cases*
- *MassMutual's Digital Platform - Coverpath: Managing Cases: Pending Business Video*

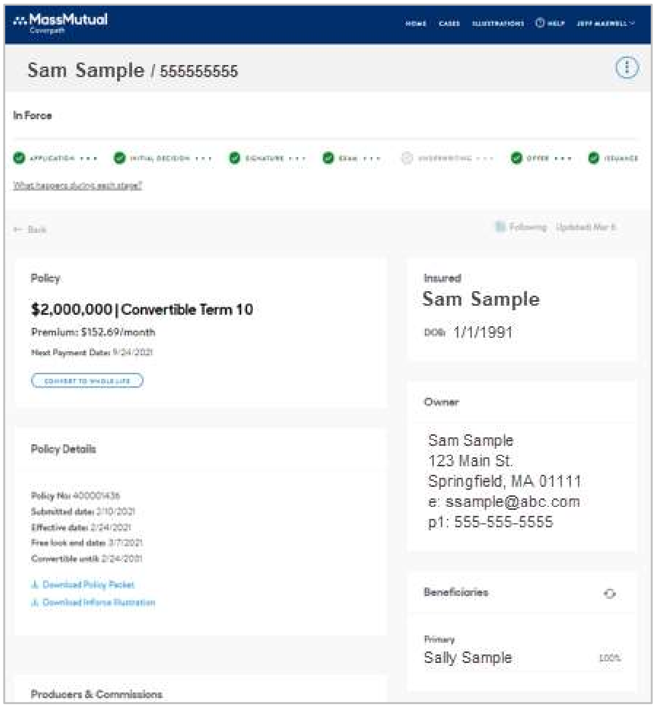
2. Select the **policy** to display case information.

- The case **Status** and **Sub-status** update as cases moves through the issue process and provides next steps information.
  - Coverpath statuses do not integrate with other MassMutual systems (e.g., Insurance Workbench)



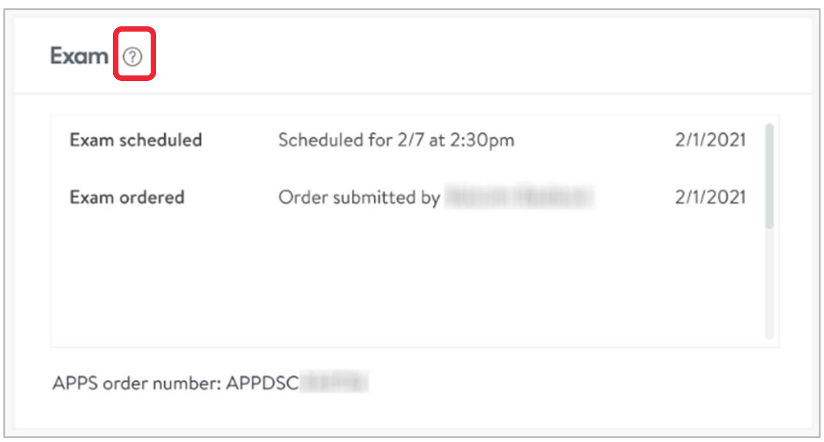
- The **Progress Bar** indicates where native policies are in the process.
  Tip: *Select the What happens during each stage? Link to learn more about each stage.*

- The policy information screen includes sets of "cards" (boxes) that organize policy information.



Tips: *Be sure to scroll down to view additional* ***"cards."*** *For example:*

- *Once an exam has been ordered, the* ***Exam Card*** *appear and displays the date and time for scheduled and ordered exams as well as the exam order number.*
- Selecting the **Information icon (?)** displays vendor phone numbers



- *Once underwriting has started, the* ***Underwriting card*** *appears and displays details such as the dates and times in which policy entered the underwriting queue, if/when the underwriter sent follow up questions to the client and when a final decision is confirmed by the underwriter.*

How to Manage Notifications:

- In certain situations, an email is sent to the client, with the advisor and case followers blind copied. Refer to *Email Notifications Sent to Advisors and Proxies in* the Help Center for more details.

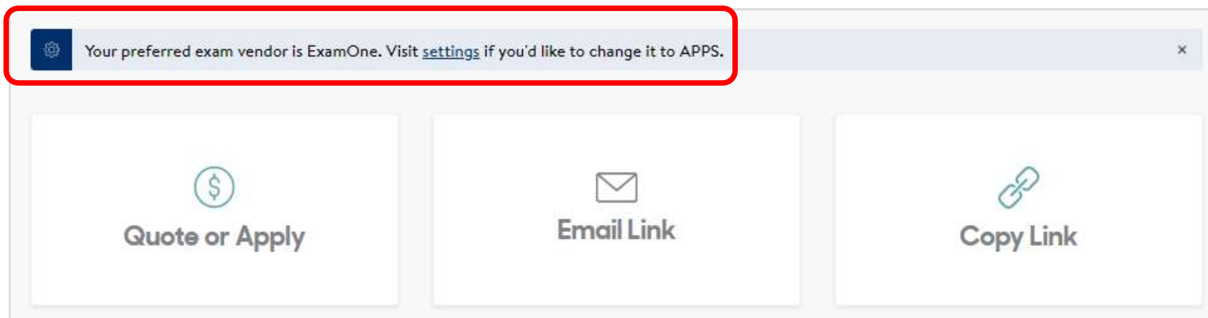
Scheduling an Exam – Using Coverpath's Tool

This section provides and overview of how to use Coverpath's Schedule Exam Tool.

- ***Tip:*** *However, you can schedule the exam yourself or you can have the vendor reach out to the client and schedule the exam. For details and considerations on all of these options, refer to **this section** of this guide.*

For applications that do not qualify for fluidless underwriting, **Schedule Exam Tool** enables you to quickly schedule the exam.

- You select which paramedical exam vendor to use—ExamOne or APPS
- ExamOne is the default in the platform; however, you can update the default vendor in Coverpath's Account Settings



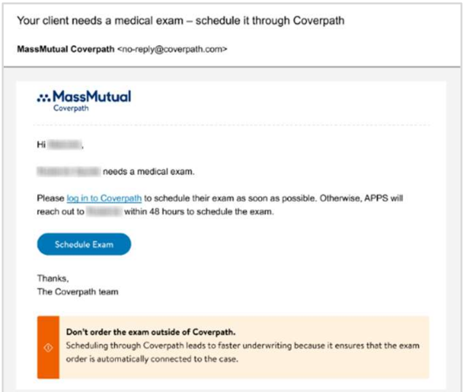
- Labs are automatically uploaded and sent to the underwriter—saving time and speeding up the process

  Tips:
  - *You determine if you want ExamOne or APPS to be the preferred exam vendor in your Coverpath Account Settings*
    - *If you schedule exams yourself, rather than using the Schedule Exam Tool on the platform, you must call MassMutual Digital Customer Care to cancel the exam ordered*
    - *If you delay in scheduling the exam, the exam vendors will reach out directly to the client within 4 – 48 hours after the order is received*
    - *If you don't want the vendor contacting the client, schedule the exam as soon as you know it's needed.*
    - *You can expect exam results within 5 to 7 business days.*
    - *You will not have access to the **Schedule Exam Tool** once the appointment has been confirmed.*
      - *If a change to appointment date/time is needed, contact the vendor directly.*

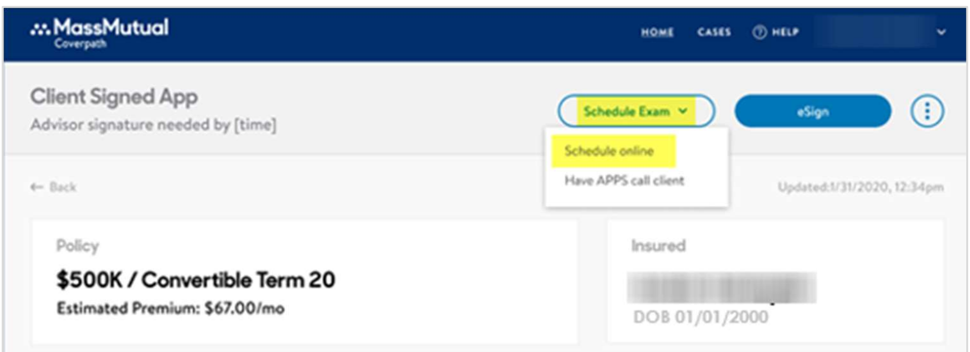
- Refer to the Underwriting Requirements section on the Help Center for more details

To Schedule an Exam Using Coverpath's Schedule Exam Tool:

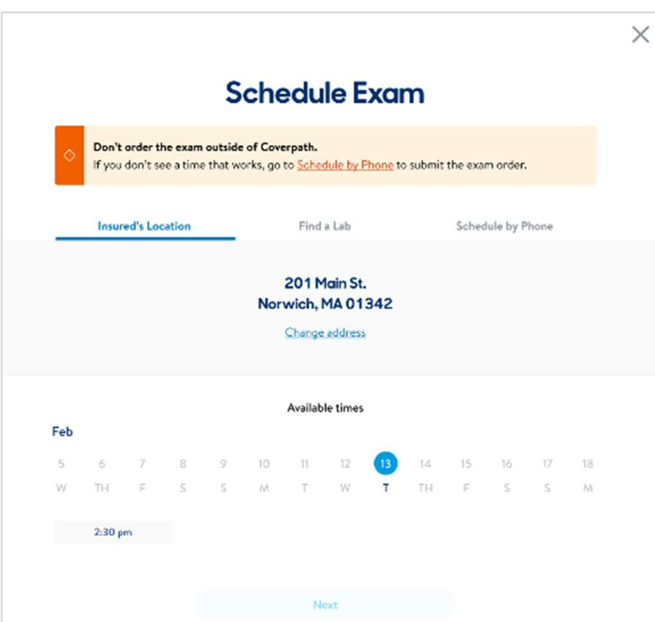
1. The Advisor and any case followers receive an email with a link to the Schedule Exam Tool.



2. In the exam scheduler, select **Schedule Online** from the drop-down list.



3. Confirm or change the location using either of the tabs labeled "Insureds Location" or "Find a Lab".
   - *Select an office, date, and time—and you're locking it in, it's not a request for approval*



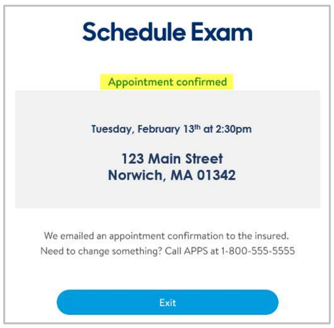
4. Select a day and time over the next two weeks that best suits the client's needs.

   Tips:

   - *This tool **<u>does not</u>** show all availability—just some availability of exam date/time options*
   - *Contacting the office directly will likely provide more dates and times (but will require you to manually submit lab slips to MassMutual Digital Customer Care)*
   - *When scheduling, you're locking in a date and time, this is not a request for approval*

5. Once your date, time and location are selected, you will see the confirmation screen.

   Tip: *The exam appointment appears in the Coverpath Case Center*



6. A confirmation email is sent to both you and your client with date, time, and location.

   Tip: *You will receive updates via the Case Center (e.g., exam completion, results sent to the MassMutual underwriting team)*

Advisor: Editing an Offer

At times, advisors have the option to edit an offer prior to sending it to the client—for example, if a case is approved better than applied, you can see how that new rate class impacts pricing on various products and face amounts, up to the maximum approved amount. Then advisors can discuss with clients what they've been underwritten for and together they can come up with the best package based on the client's needs. This section details the steps to complete edit an offer, if desired.

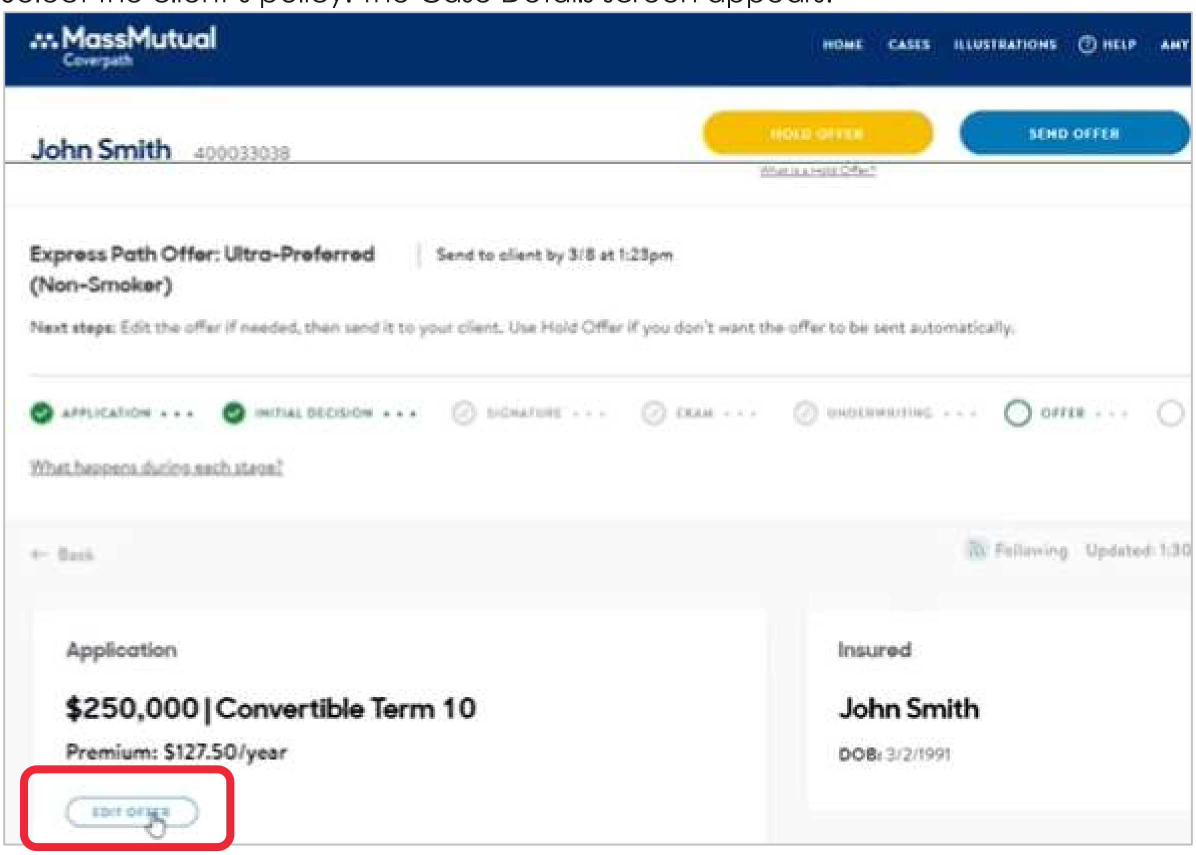
◆ **Key Consideration: Juvenile Policies:**

- For juvenile policies, if you need to edit the offer contact MassMutual Digital Customer Care since these changes may need further underwriting review.

The Edit Offer feature is not available for juvenile

To Edit an Offer:

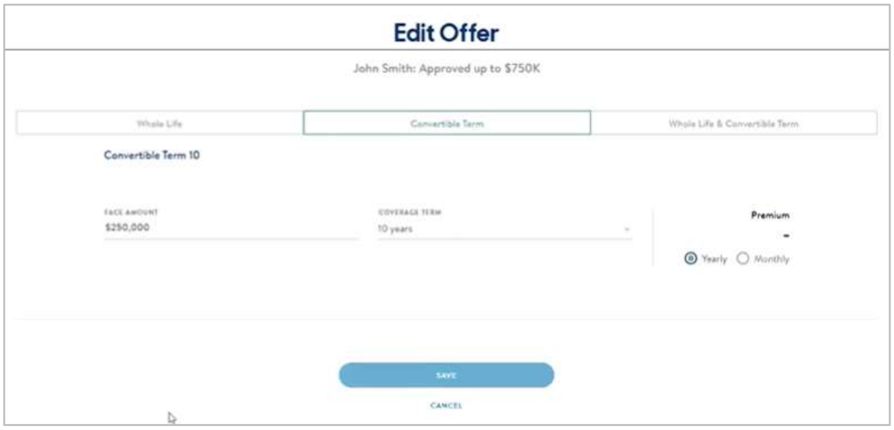
1. Go to the Case Center.
2. Select the client's policy. The Case Details screen appears.



3. Select the **Edit Offer** button. The Edit Offer screen appears.

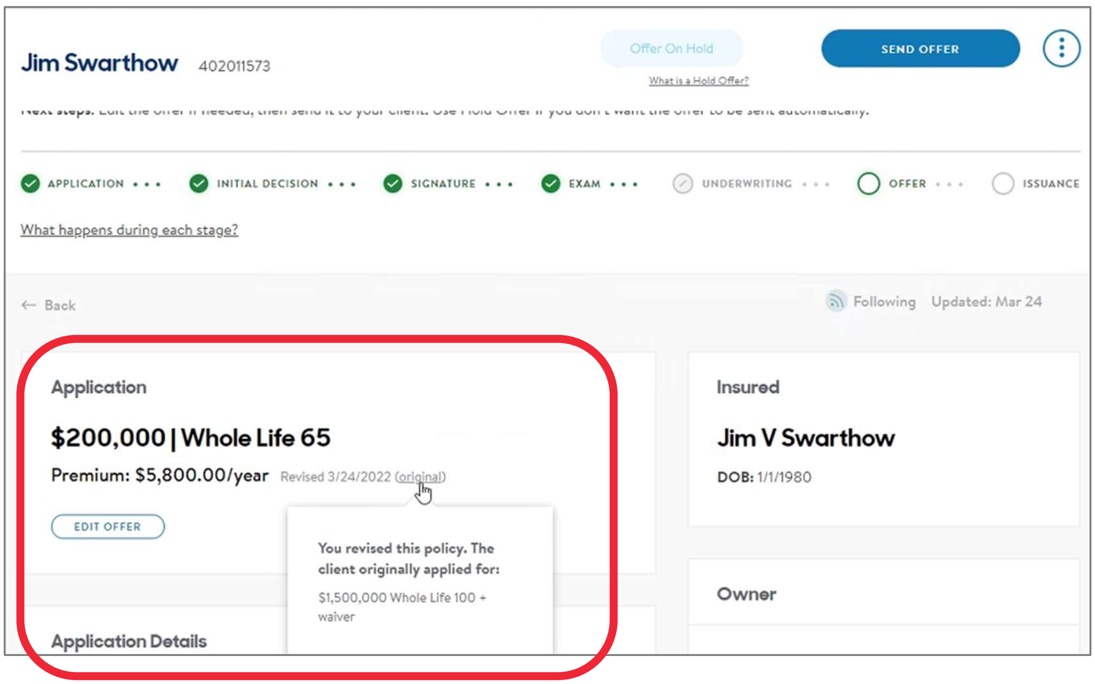
4. Modify the options as desired.

   Tip:
   - *Keep the face amount less than or equal to the maximum amount qualified for during underwriting, otherwise you'll receive an error message*



5. When you're satisfied with the offer, select the **Save** button. The Case Details page appears.

   Tips:
   - *Hover over the **(original)** link to display the original **approved** offer*
   - *The bold text in the **Application** card is the current offer that will be sent to the client*



6. Select the **Send Offer** button.
7. Client: Receives email with a **Review Offer** button.

MassMutual
Coverpath

Hi James,

Congratulations! Your application for life insurance has been approved with the following details:

Policies: MassMutual Whole Life and Convertible Term Policies
Insured: James V Mahoney
Payment: $570.12 per month
Waiver of Premium: $14.62 (included in above payment)
Type: $300,000, Whole Life 100
Rate class: Standard (Non-Smoker)
Type: $1,000,000, 15 Year Term Policy

What To Do Now

To accept the above offer for insurance please:

1. Click the "Review Offer" button below
2. Log into your account, and
3. Click the yellow button on the screen that will say "Proceed to Payment" or "Sign and Accept"*.

Until you accept this offer and your first payment is received, you will not have coverage. You have until 07/21/2021 to accept this offer for insurance. After that this offer for coverage will expire and your application will have to be resubmitted.

REVIEW OFFER

*Please note the day of the month you accept the offer will be the date we draft premiums going forward. If you accept the offer after 07/02/2021 your Policy Date will be set to 07/02/2021 because dating your policy any later would increase your issue age and the price you would pay. Your policy effective date is the date from which your policy begins.

8. Client: will be prompted to either:
   - (If using the **Client Submitted process)** Log into his/her Coverpath account, sign and accept the offer
   - (If using the **Advisor Submitted process)** Create an account, sign, and accept the offer

Tips:

- *The offer will automatically be sent to the client in 14 days if no action is taken.*
- *If you do not wish to send the offer in that time frame, you can select the Hold Offer button which will give you 30 days from approval to send the offer.*
- *If the policyowner is different than the insured, the insured will receive an email to sign the insurability statement after the policy owner accepts and signs.*
- *The client has 30 days from the date the email was sent to accept.*

9. Once the offer is accepted, the policy is issued and delivered digitally in their Coverpath account.
   Tip: *The advisor will also receive a digital copy of the policy in the Case Center within 5 business days.*

Client: Accepting the Offer

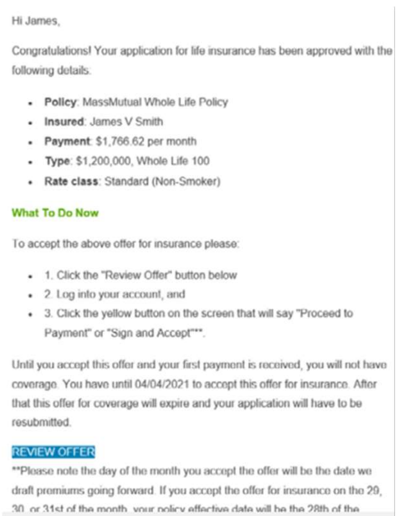
Client-Submitted Process: Accepting the Offer

This section summarizes the steps that clients complete to accept an offer.

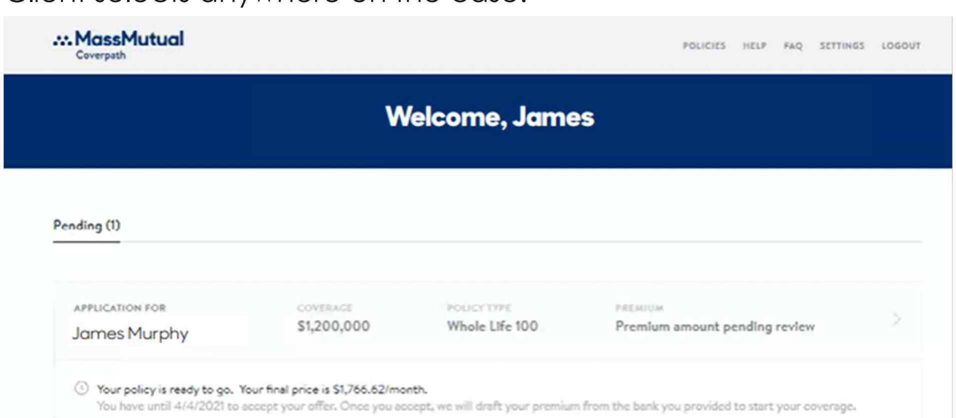
Once the Advisor sends the offer to the client, the client receives an email summarizing the offer. This email includes a link to the client's Coverpath account where they will accept the offer.

1. Client receives an email from the Advisor with a subject line of: **Action Required: [Insured Name] application approved.**

   TIP: *Clients can access the offer at any time via the Coverpath Client Case Center to view and accept the offer.*



2. Client selects the **Accept Offer** link (or they can login to their massmutual.com account)
3. Client selects anywhere on the case.



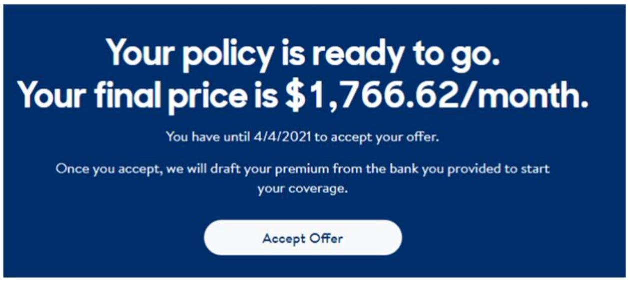
4. Client selects the **Accept Offer** button.

   Tip:

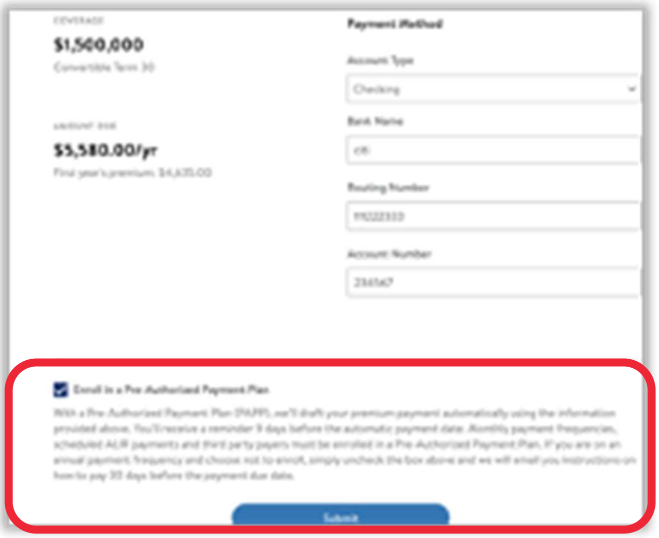
   - *The **Accept Offer** button launches DocuSign (in Coverpath) where the client will:*
     - *Accept the offer*
     - *Sign an insurability statement, if it's needed*
     - *And sign any amendments such as:*
       - *Changes to the face amount*

- Riders added or dropped
- Or changes to a whole life illustration

- *If the owner is not the insured, they receive a request to e-sign as well*



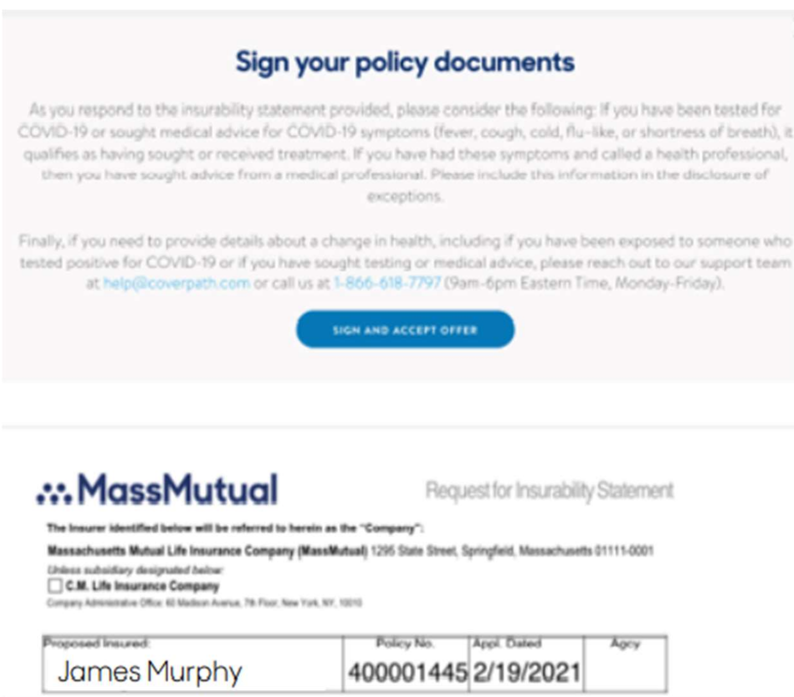
5. If clients already entered banking information, they will skip this step. Otherwise, they will be prompted to enter it here.



Watch Point!

This is the client's last chance to enroll in DDB. Once the policy is inforce, this cannot be changed.

6. Client reviews the required documents and select the **Sign and Accept Offer** button.



Watch Point!

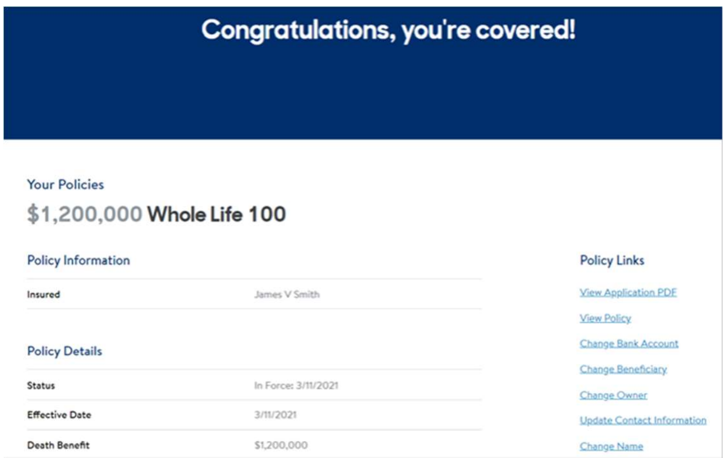
If the policyowner is different than the insured, the insured will receive an email to sign the insurability statement after you accept and sign.

7. The policy is inforce and clients can access the policy package from their account.

Tips:

- *As soon as they sign, the policy is issued digitally*
- *The policy is electronically delivered to the client's account (usually in a matter of seconds)*
- *The Free Look period starts immediately*
- *Advisors have the full policy packet available electronically*
    - *The application*
    - *The final as-sold illustration*
    - *And a copy of the policy*
- *Advisors do not have the burden of printing and delivering a policy to the client; however, they can if it's an important part of their sales process*

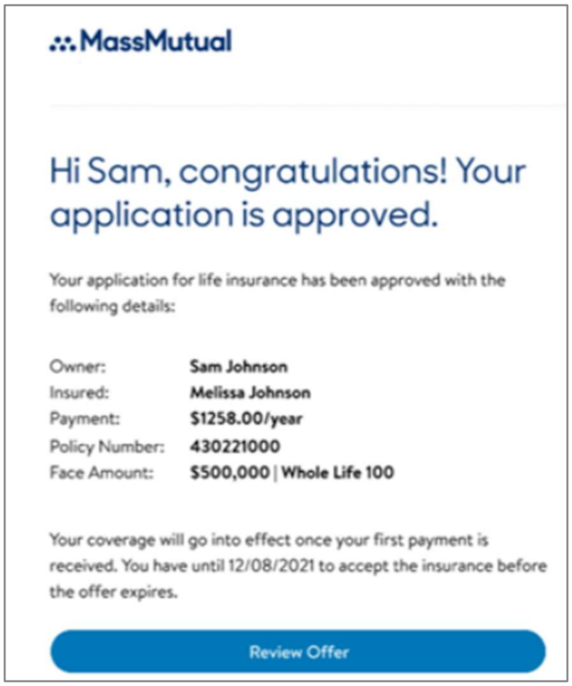
> ***Watch Point!***
> *If the client does nothing—meaning they do not accept the offer within 30 days, then the offer is automatically cancelled*
>
> *If this happens, the status of the policy in the Case Center will be:*
> ***Cancelled***



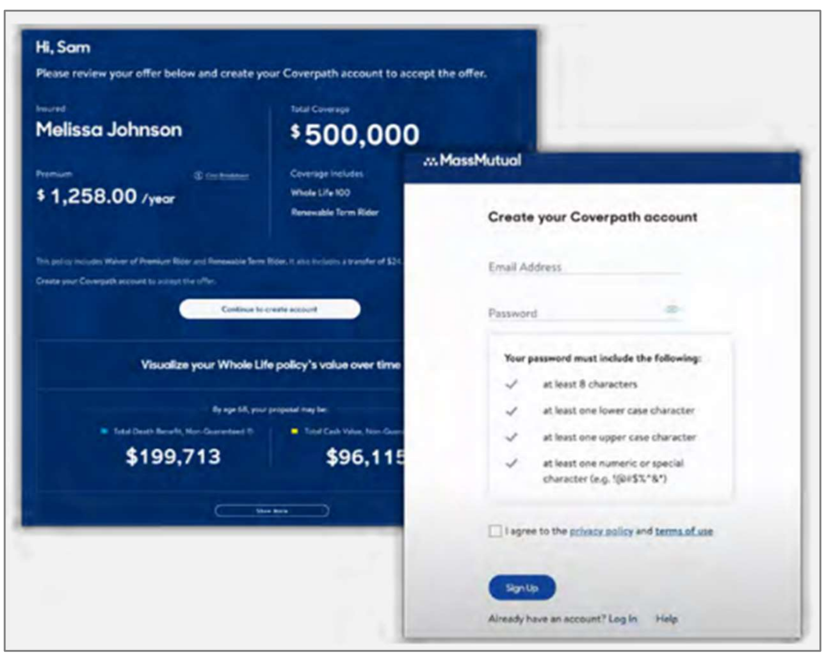
Advisor-Submitted Process: Client - Accepting the Offer

Once the Advisor sends the offer to the client, the client receives an email summarizing the offer. This email includes a link where the client will be prompted to create an account and where they will accept the offer.

1. Clients receives an email about the offer.



2. Client selects the **Review Offer** button
3. Client selects the **Continue to Create Account** link and creates an account (if they don't already have an existing massmutual.com account)

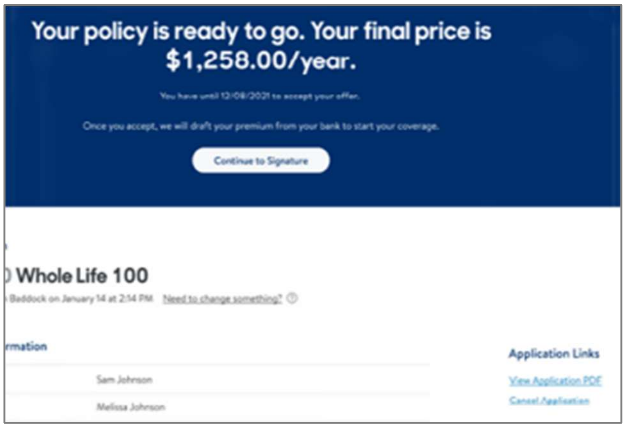


4. Client selects the **Continue to Signature** and e-signs via DocuSign

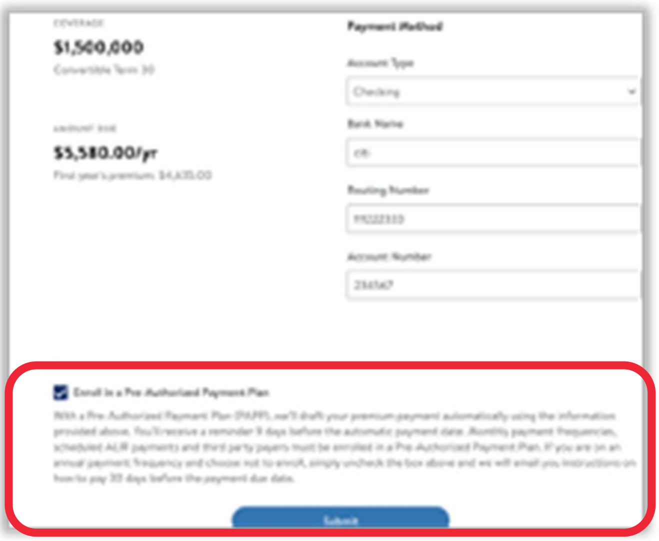
   Tips:

   - *DocuSign launches in Coverpath) where the client will:*

  - *Accept the offer*
  - *Sign an insurability statement, if it's needed*
  - *And sign any amendments such as:*
    - *Changes to the face amount*
    - *Riders added or dropped*
    - *Or changes to a whole life illustration*
- *If the owner is not the insured, they receive a request to e-sign as well*



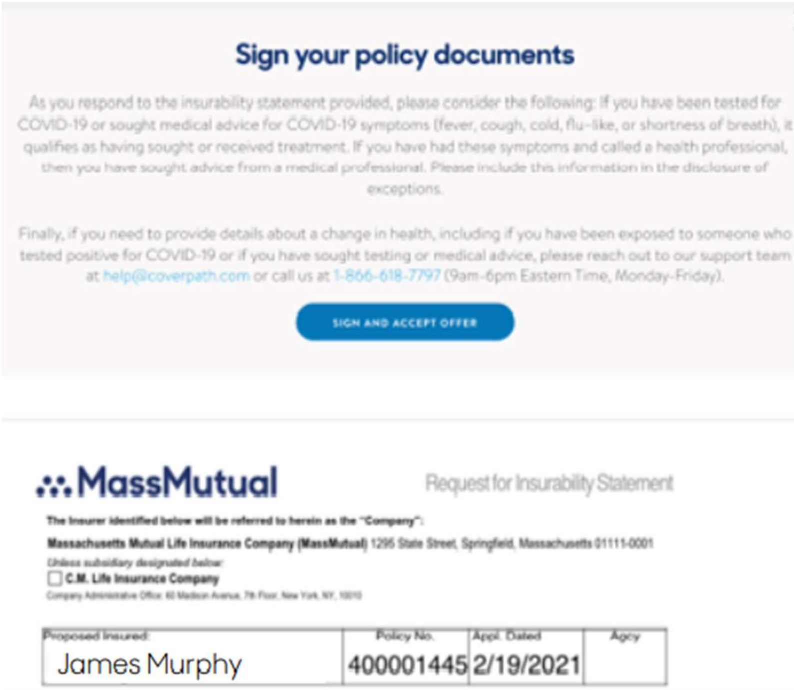
5. If clients already entered banking information, they will skip this step. Otherwise, they will be prompted to enter it here.



Watch Point!

This is the client's last chance to enroll in DDB. Once the policy is inforce, this cannot be changed.

6. Client reviews the required documents and select the **Sign and Accept Offer** button.



Watch Point!

If the policyowner is different than the insured, the insured will receive an email to sign the insurability statement after you accept and sign.

7. The policy is inforce and clients can access the policy package from their account.

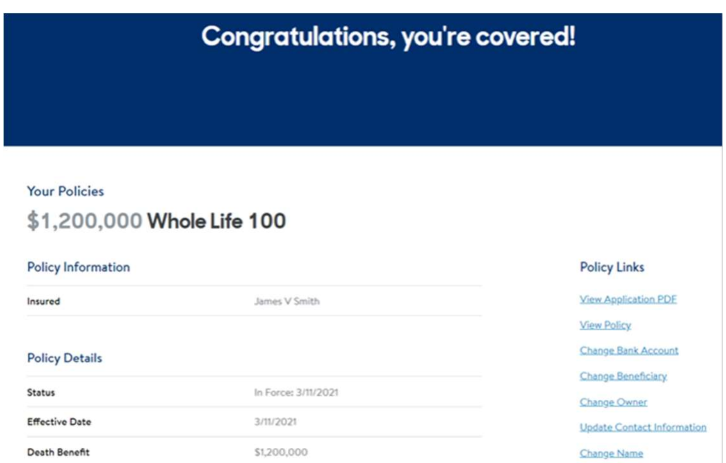
Tips:

- *As soon as they sign, the policy is issued digitally*
- *The policy is electronically delivered to the client's account (usually in a matter of seconds)*
- *The Free Look period starts immediately*
- *Advisors have the full policy packet available electronically*
  - *The application*
  - *The final as-sold illustration*
  - *And a copy of the policy*
- *Advisors do not have the burden of printing and delivering a policy to the client; however, they can if it's an important part of their sales process*

Watch Point!

If the client does nothing—meaning they do not accept the offer within 30 days, then the offer is automatically cancelled

If this happens, the status of the policy in the Case Center will be: ***Cancelled***



Viewing & Managing Inforce Business

Searching for Inforce Policies

As a best practice, to view inforce policy details, it's recommended that you always start by searching for the policy in ServiceNet 2.0.

Why? Because ServiceNet 2.0 automatically routes you to where the information is stored for individual policies. And for Term Life migrated policies, you can print inforce policy information right from here.

Tips:

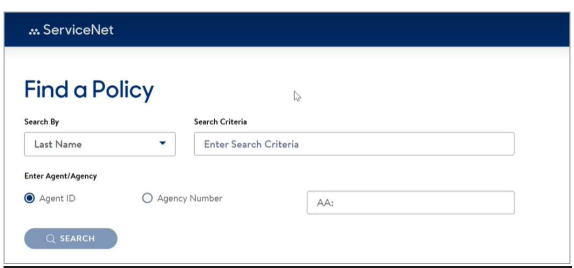
- *ServiceNet 2.0:*
  - *Provides holistic search experience which automatically routes you to where the information is stored for individual policies.*
  - *Enables you to print inforce policy information for policies supported in the system.*
  - *Print full policy for migrated policies.*
- *Policy Detail Reports are not available on Coverpath.*
- *For more information on this topic, refer to the following:*
  - *MassMutual's Digital Platform - Managing Cases: Inforce Business video*
  - *MassMutual's Coverpath Case Center vs. ServiceNet reference sheet*

To Search for Inforce Policies:

1. Go to **Advisor360°**

2. Select the **Popular Applications & Links** widget on the Dashboard.

3. Select **ServiceNet 2.0**



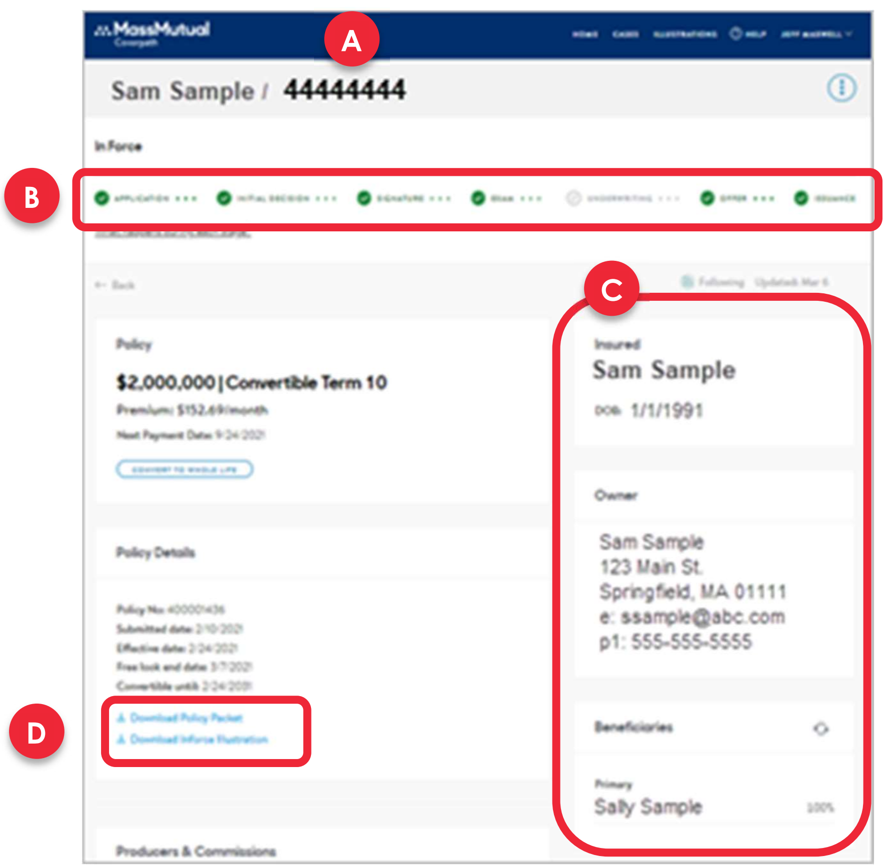
4. Search for the desired policy

Tips:

- *For Coverpath migrated policies, ServiceNet 2.0 displays this disclaimer and guides you to Coverpath, to view more policy details by selecting this link.*
- *For policies originally created in Coverpath, you're automatically routed to Coverpath, and this screen does not appear.*

Viewing Inforce Policies on Coverpath

Once you make the jump from ServiceNet 2.0 to Coverpath, the selected inforce policy information appears.



<table>
<tr><th></th><th>Feature</th><th>Description</th></tr>
<tr><td>A</td><td>Policy Number</td><td>Typically:
Native Coverpath policies start with "4" and are 9 digits
Migrated policies don't start with "4" and have 8 digits</td></tr>
<tr><td>B</td><td>Status & Progress Bar</td><td>Displays real-time status of the case of a native Coverpath case.

Cases where steps are grayed out (e.g., require signatures, exams or underwriting) are express path (fluidless case) approved with an algorithmic offer.

The progress bar does not appear for migrated policies, because the policy is already inforce.</td></tr>
<tr><td>C</td><td>Policy Info</td><td>Displays details about the insured, owner, and beneficiaries.

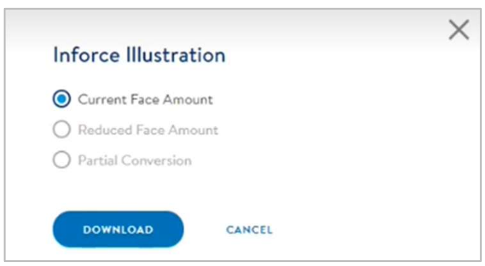
About 10% of migrated policies will not display beneficiary data. If that information is needed, email _ or call 866-957-5347.</td></tr>
<tr><td>Not Shown Above</td><td>Payment Section</td><td>Shows the premium mode, payment method and upcoming draft date.

Payment
Premium | $7,559.25/year
Next payment due date | 8/28/2022
Payment method | ACH (AutoPay)

◆Key Considerations: There are two payment methods:
ACH (AutoPay) - This is EFT where the payment is drafted automatically.
This is the default
ACH – (Digital Direct Billing) Client pays digitally but they push the payments
This option must be selected prior to policy issue
Check - (migrated policies only)</td></tr>
<tr><td>Not Shown Above</td><td>Cash Surrender Value</td><td>Hover over the cash surrender value to view more details.

Guaranteed cash value | $330.19
Cash value from paid-up additions | 0.00
Unearned premium | 4,846.21
Cash surrender value | $5,176.40</td></tr>
<tr><td>D</td><td>Download Policy Packet</td><td>Use to pull the original policy/application for cases originated in Coverpath.</td></tr>
</table>

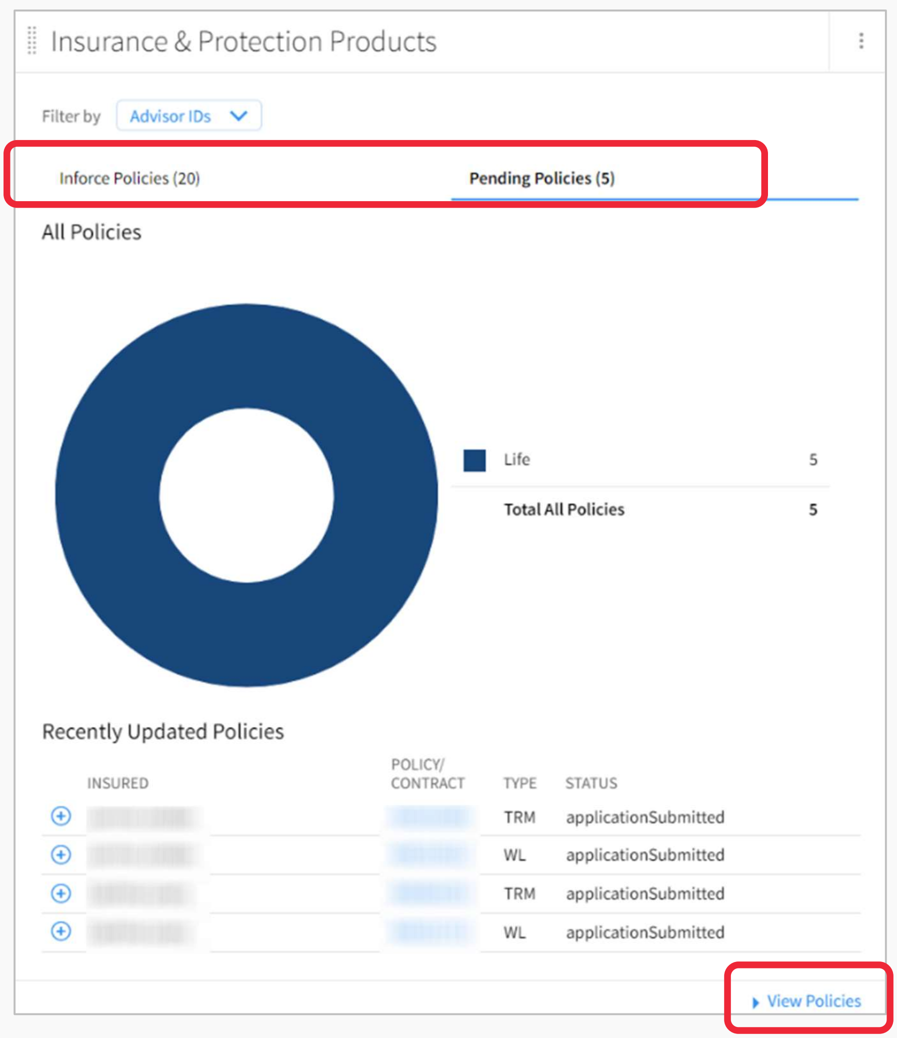
	Feature	Description
		Tip: *This link is not available for migrated policies. Go to ServiceNet 2.0 to view policy packets for migrated policies or contact MassMutual Digital Customer Care.*
D	**Download Illustration**	*Use to pull the original sales illustration for cases originated in Coverpath.* *Tip: This link is not available for migrated policies. Go to ServiceNet 2.0 to view policy packets for migrated policies or contact MassMutual Digital Customer Care.*

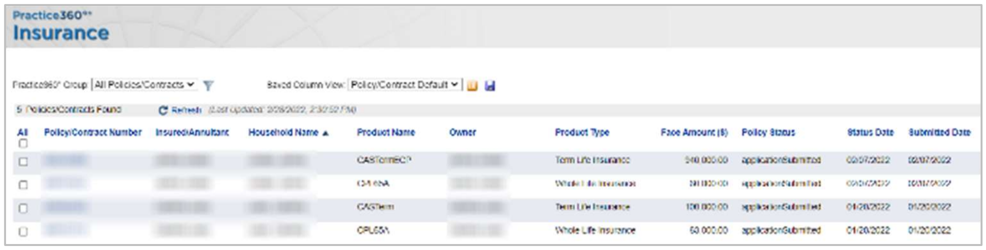
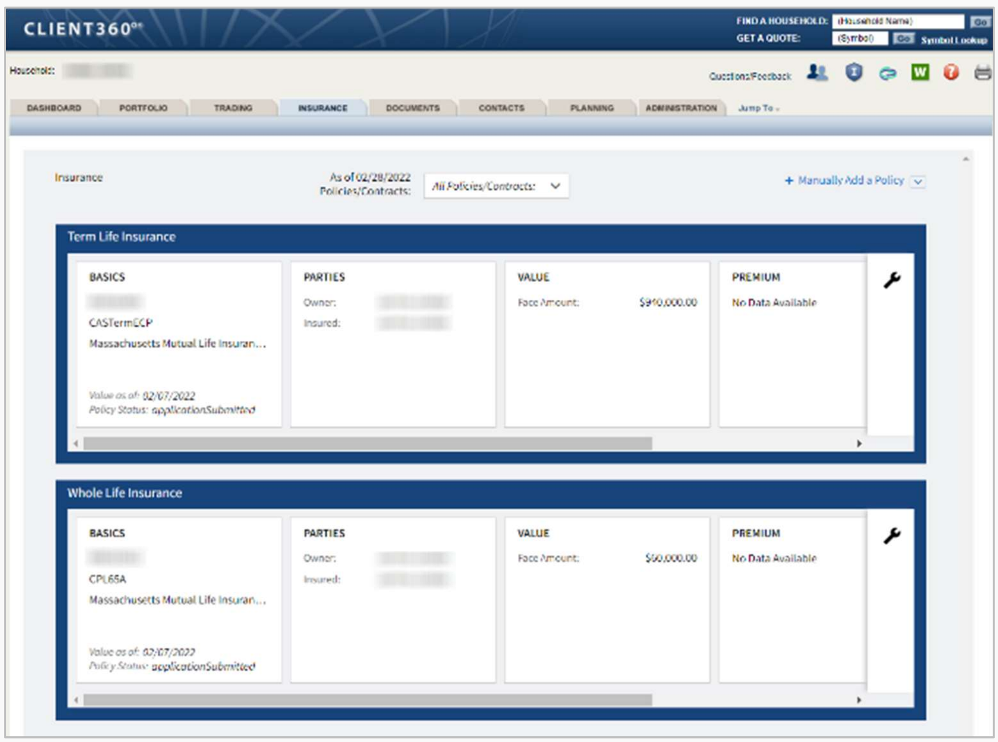
D	**Download Inforce Illustration**	**Whole Life:**
		
		• You can only run as-is inforce illustrations in Coverpath at this time. For example, you won't have options to change premium face amounts or add/remove riders.
		• It does display:
		  o The amount of premium that still needs to be paid
		  o The current cash value
		  o The projections based on the current dividend rate
		
		Term Life:
		
		
		
		• Ability to run inforce illustrations on the:
		  o Current face amount
		  o Reduced face amount
		  o Partial Conversion
		
		  o ***Tip:*** *For any other inforce illustration needs, contact MassMutual Digital Customer Care*

Viewing Coverpath Inforce Policies in Advisor360°

Advisor360° enables you to view Coverpath pending policies in the following ways:

Location	Description

Advisor360° Dashboard >
 	
Insurance & Protection Products Widget
	Select the Pending policies tab, then select the type of product (e.g., Life)
	
	Application Submitted – the status of pending Coverpath policies
	• The statuses in Advisor360° are more generic than the statuses appearing in Coverpath
	• This status appears until the policy is approved
	• Once approved, the policy moves to the **Inforce Policies** tab.
	    o This status is sent over from Coverpath and is more generic than the statuses you will see in Coverpath.
	    o It will remain in this status until it is approved, at which time it moves to the Inforce Policies tab. If the policy is cancelled or withdrawn, it will drop off the Pending Policies tab.
	
	

Location	Description
Practice360° Policies	Select the **link** to view policies in Practice360° 
Client360°	Selecting a policy number link in Practice360° displays the Insurance tab for the household and policy information. • Selecting the wrench icon takes you back to Coverpath and displays the policy information. 

Submitting Changes to Inforce Policies

Once a policy is inforce, the client or you may need to make changes to the policy information.

Depending on the change, refer to Coverpath Help Center for more details.

The following table highlights ◆ **Key Considerations** for common types of inforce policy changes.

Type of Change	Key Considerations
Owner or Insured Information	Even after changes to owner and insured are processed, they will not display in the Case Center. All other fields are updated in real time.
Premium Payment Information	To process changes to premium payment information for Coverpath inforce policies, submit the PAPP form. This is different from the EZ-app PAC form. Go to: Coverpath Help > Forms > **Pre-authorized Payment Plan** form.
Face Amount Changes Due to Reissue	When changing a face amount through reissue, the face amount, as represented in the Account Center (for clients) and in the Case Center (for Advisors and firm staff) will not update. • The advisor will need to click into the policy packet to see the new reflected face amount.

◆ **Key Consideration:**

- **Client Wants to Skip Premium Payment**
    - Once premiums payments are set up on the digital platform for inforce policies, the client does not have the option to skip premium payments. It's not an option in the system and is therefore not allowed for the first and/or subsequent premium payments.
    - If the premium payment fails, a notification is automatically sent to the client and the advisor is cc: ed on the communication.
    - If a client needs to skip a premium payment, the only option is to cancel the policy.

Converting Coverpath Term Policies

Coverpath term life insurance policies have conversion periods, depending on the product and age of the client, and can be converted within one day of issuance.

Depending on the product and eligibility requirements for the type of policy that you're converting to, you may need to submit the conversion in Coverpath or EZ-app.

The following information applies to any policies that you can view on Coverpath.

***Note:** NY & PR migrated policies must be converted through EZ-App.*

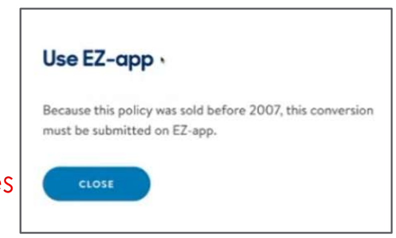
For more guidance regarding term conversions and which platform (EZ-app or Coverpath) to use based on policy location and type of changes, refer to the Term Conversions page on FieldNet.

Starting a Conversion of a Term Policy in Coverpath

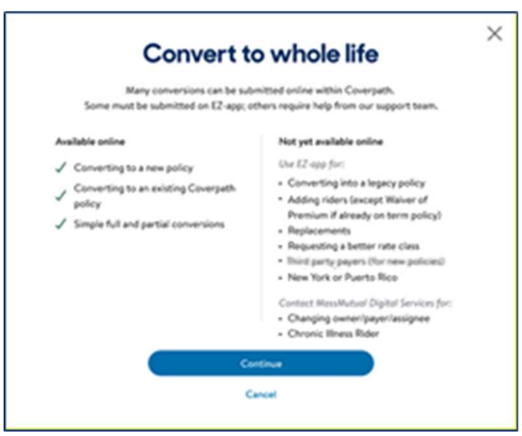
1. Select the **Cases** tab to navigate to the Case Center.
2. Select the **Issued** case status filter on the left to display all inforce policies.
3. Select the desired inforce policy. The policy information appears.

   ***Tip:** If the case is eligible for conversion, the **Convert to Whole Life** button appears.*

Watch Point:
Once clicked, you may receive an error message if the age of the existing policy does not meet Coverpath requirements.



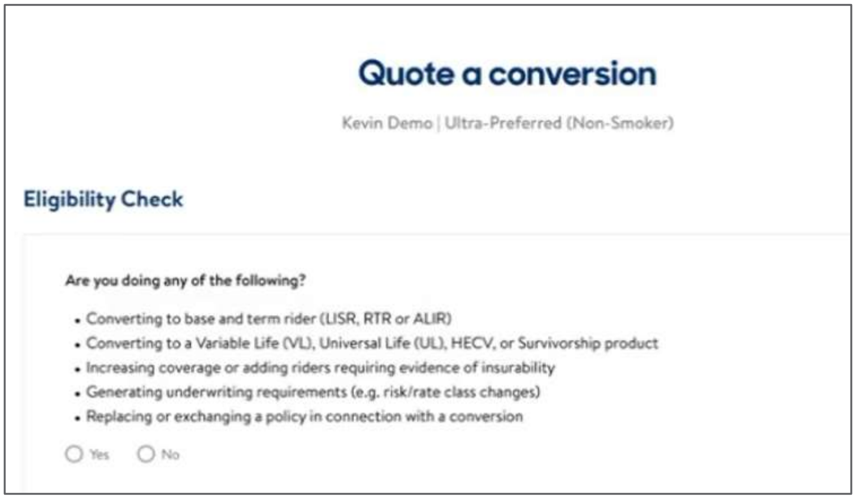
4. Select the **Convert to Whole Life** button. A screen appears and displays guidance on which platform to use. ***Tip:** Green checks indicate if the conversion is available through Coverpath.*



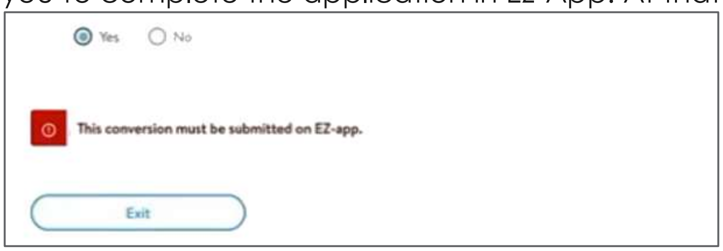
5. If the conversion is available online, select **Continue.**

Completing the Eligibility Check

1. The **Eligibility Check** on the next screen validates that the conversion can be completed in Coverpath.

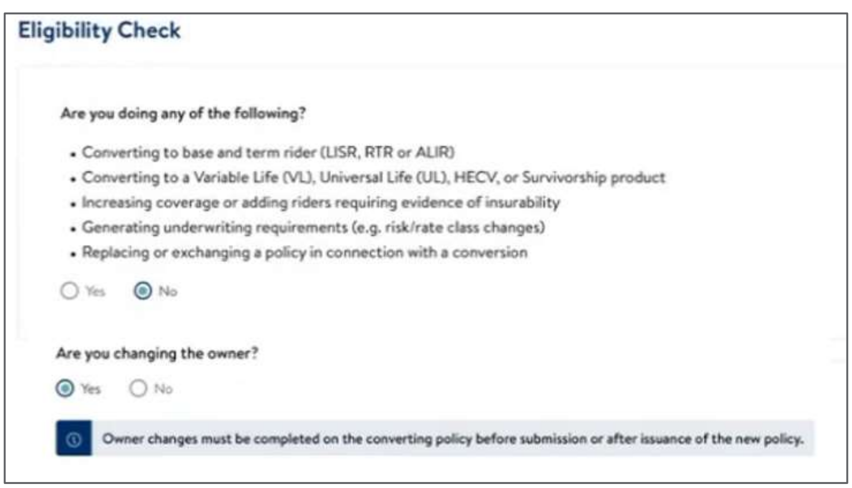


- If the answer to any of the **Eligibility Check** questions is ***Yes***, you will receive a note telling you to complete the application in EZ-App. At that point, you would select the **Exit** button.



- If the answer is ***No***, you will be able to continue; and will be asked additional questions.

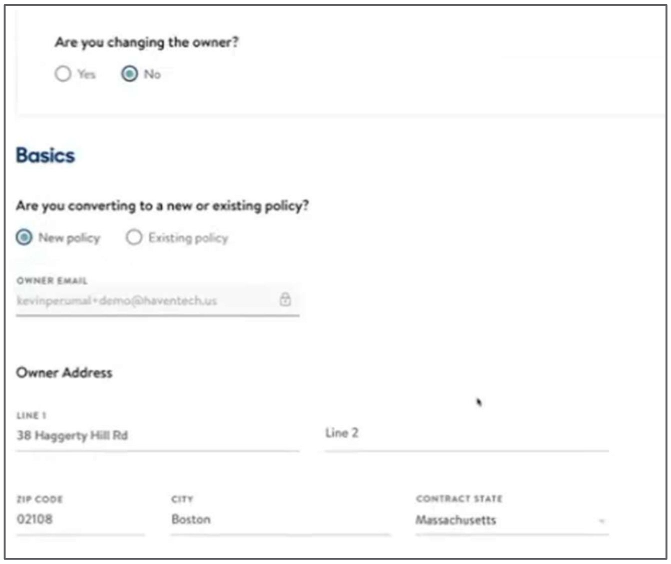
2. **Owner change:** If you answer ***Yes****, you are changing the policy owner*, a message will pop up guiding you to change the owner on the converting policy.



Watch Point!

While you can continue, remember you cannot change the owner in Coverpath during the conversion.

If you select **No**, the **Basics** section appears.



Completing the Basics

Type of Policy:

Important: Converting to an existing Coverpath policy does not follow the same automation process that converting to a new policy does.

1. Indicate the type of policy that you're converting to (i.e., New or Existing).

- **Existing:** Existing policy conversions are routed to the Specialty Services Team once the quote section is completed and the form is sent. More information can be in this section.

***Watch Point:** If you try to select **Existing policy** and the* client does not have an eligible whole life policy on the Coverpath platform (WL 65 or WL100), you will see this pop-up message.

- **New:** If you select **New policy** and it's a native policy (i.e., it was initiated in Coverpath), or the client has a migrated policy and has previously claimed their account through MassMutual.com, data for the Owner email address will be prepopulated and locked. *(Note the lock icon in image below.)*

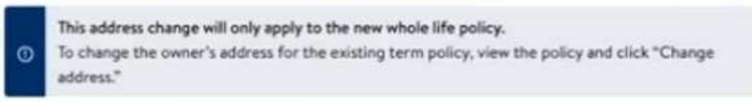
If the client has not previously established an online presence, the **Owner Email** field will be empty and open (no lock); and you would need to enter the owner's email address in the field.

Watch Point!

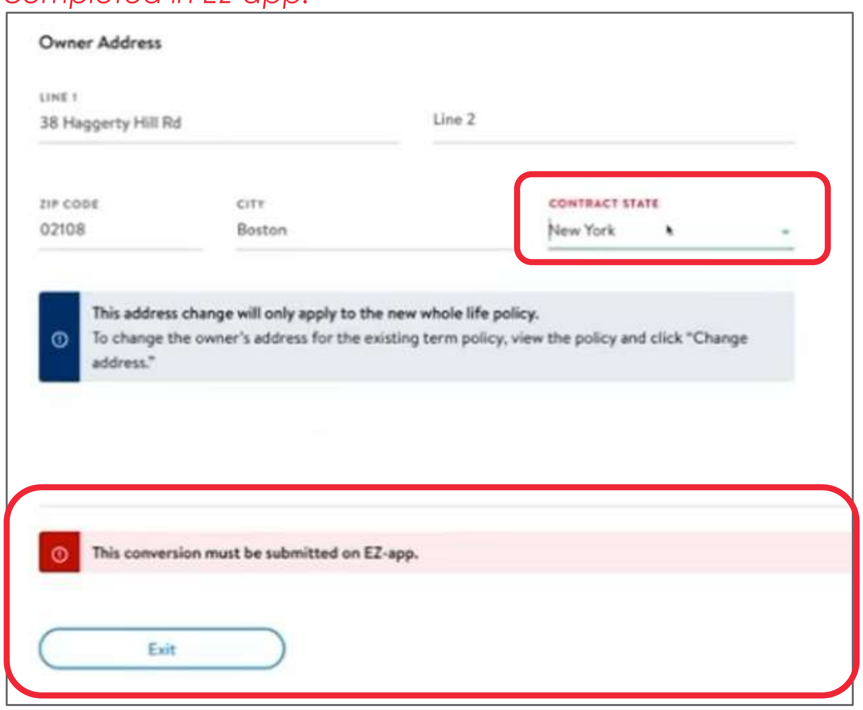
The email address is the case identifier. It is critical that it is entered correctly.

2. Next, validate/complete any missing data in the **Basics** section.
   This section will be prepopulated with the owner's information. Verify and complete any missing information under **Owner Address**.

- ***TIP:*** *If the address was prepopulated from the native term policy and you modify it, you will receive a reminder the address change only applies to the whole life policy.*



- ***Watch Point:*** *If the address modification impacts the eligibility, you will receive a warning. For example, in the image below, the state was changed to New York. So, the red warning banner appears and an Exit button. This term conversion now needs to be completed in EZ-app.*



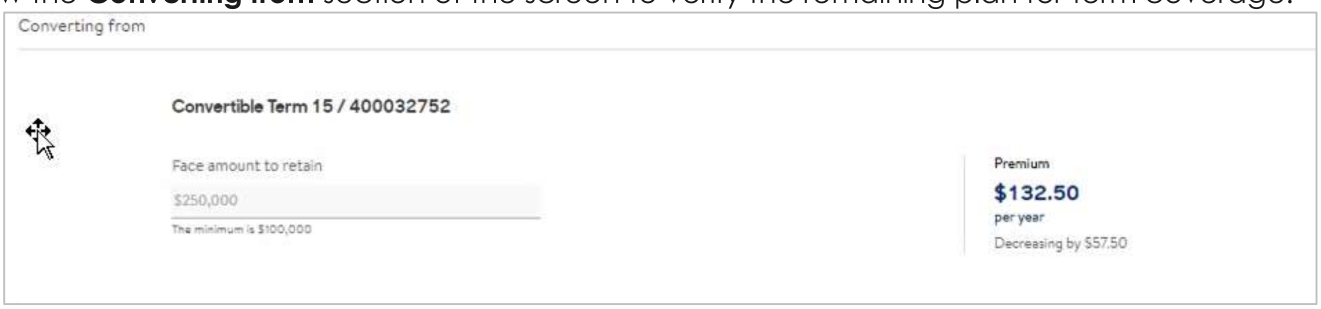
Completing the Quote section

1. Enter the conversion information (e.g., face amount of how much you want to convert, product, any dividend options and loan type).

2. Select any Riders and other options, if applicable.
__Tip:__ Any riders not listed as options cannot be added through this process.

3. The premiums dynamically update for the new policy and retained portion of the term policy.
__Tip:__ If a conversion credit is available for a migrated policy, the initial premium required will be displayed on the right, which includes the 10% credit.

4. View the **Converting from** section of the screen to verify the remaining plan for term coverage.



__Tip:__ Note any pop-up messages or banners that appear below the __Converting from__ section.

The Coverpath platform continues to guide you with automated alerts in color-coded banners.
Here are some examples:

Warning: Face amount does not meet the minimum requirements

Note: Within approved face amount; conversion does not require underwriting review

5. Select **View Basic Illustration** link to view a traditional ledger.

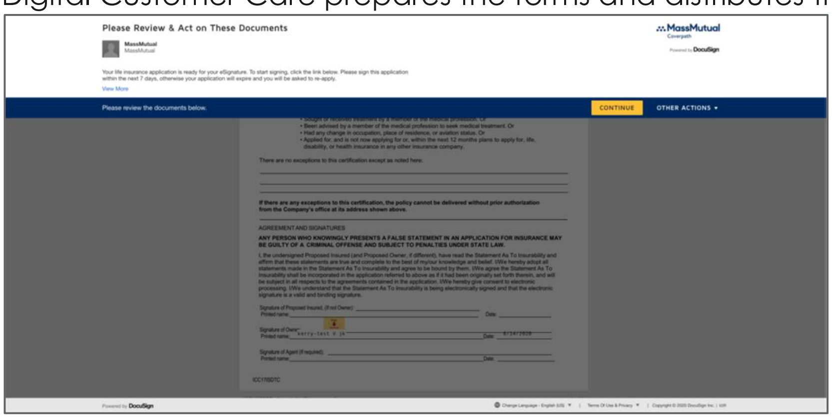
   Tip: *As a best practice, it's recommended that you view and download the illustration and save it for future reference. At this time, you cannot see the sales illustration initially generated while the conversion is taking place.*

6. Scroll down (below the **Ready to Send** and **Cancel** buttons) to view a dynamic illustration based on the conversion parameters.

7. Select the **Ready to Send** button.

Process for Existing Policy Conversion

1. If you selected **Existing policy** as the type of policy, when you click the **Submit** button, your request is sent to the Digital Customer Care Team.
2. Digital Customer Care prepares the forms and distributes them via DocuSign.

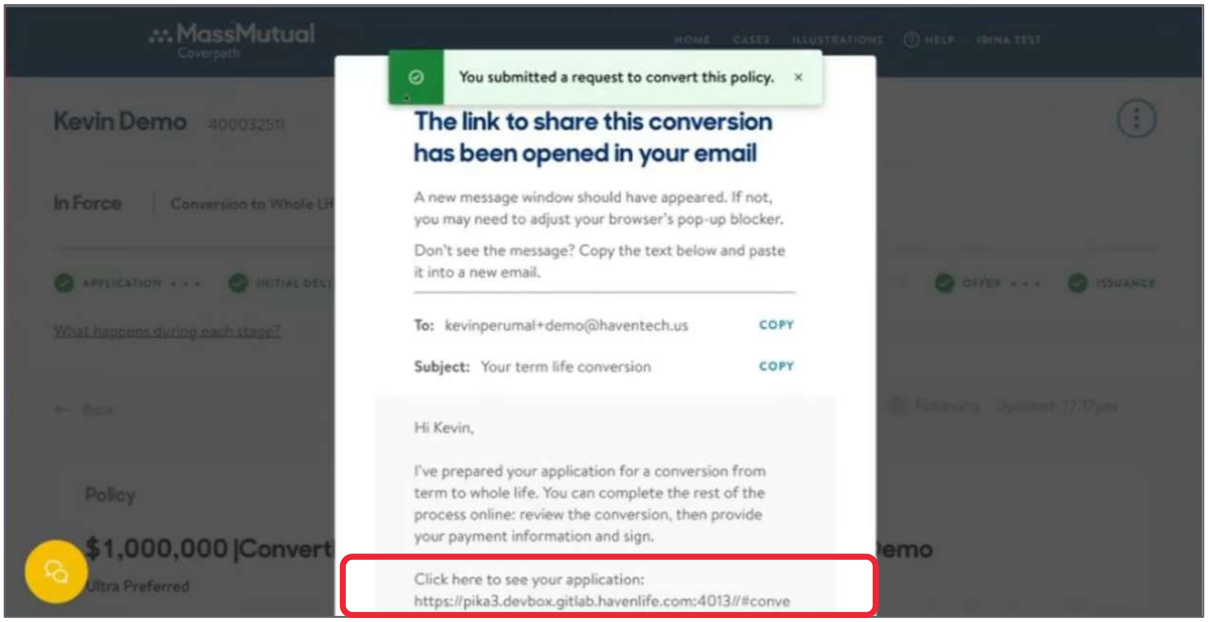


3. You will need to sign the required documents first.
4. Once you have signed, they will be sent to the client for signature.
5. When both parties have completed the signature requirements, the completed DocuSign Acknowledgement is sent to Digital Customer Care to process the conversion.
6. Confirmation of the conversion will be sent to the advisor and the client upon completion.

Preparing to Send to Client

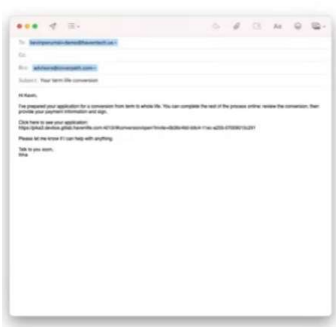
Continuation of the process for New Policies

- A green banner noting your submission will appear.
- A new message window will open with an email template prepopulated with important information.
- This information is also be shown in the platform window; so, you can copy and paste.



Watch Point: Be very careful when copying and pasting the client's unique custom link!

1. Customize the email you will send to the policy owner. Using the new email that was generated (or information shown in the platform), customize the email for your client and the situation.

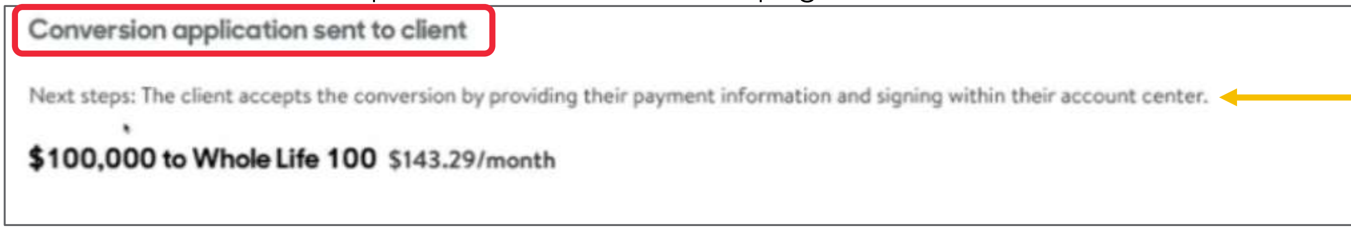


Tip: *Feel free to change the language in the email template.*

Watch Point: Do **not modify** the client's unique custom link!

2. Once you send the email, you will see the **in progress** message at the top of the webpage.

You will also see a status update further down on the page:

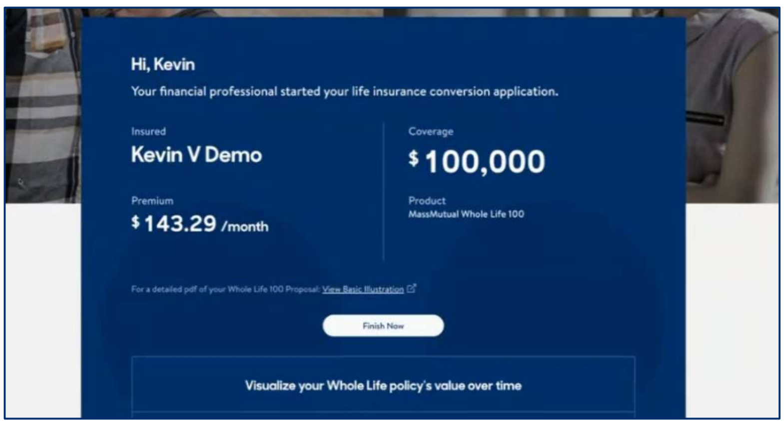


Watch Point: At this point in the process, you must contact Digital Customer Care and Advisor Services at support@coverpath.com or 1-866-957-5347 if you need to cancel the conversion.

3. The status message notes the **next steps** for the client.

Client Next Steps

To accept the conversion, the client must provide payment information and their signature. When the client selects the link in the email, their Coverpath landing page opens. They will see the following message:

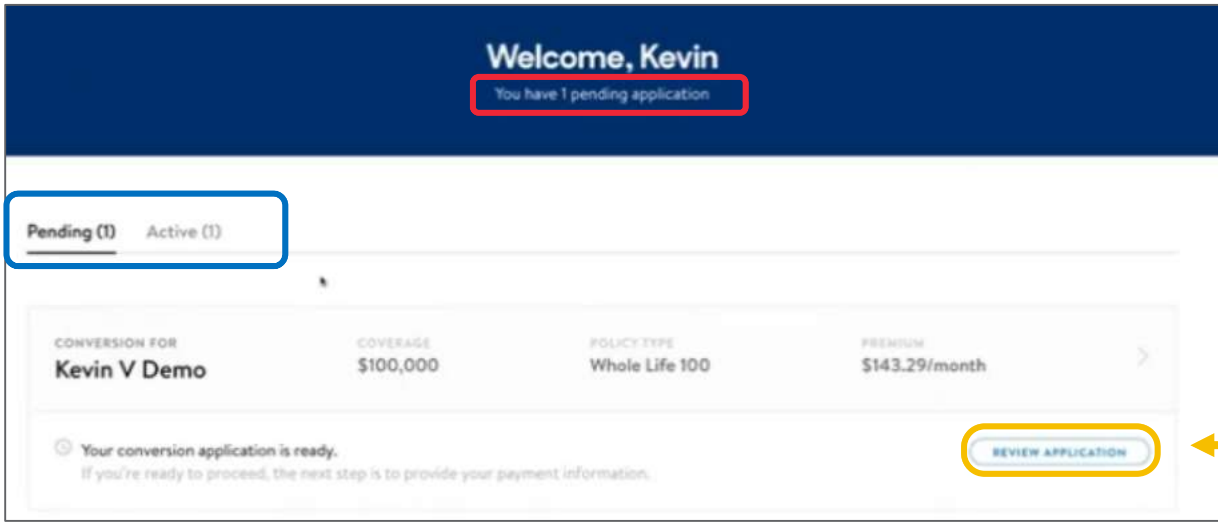


1. The client should review the summary information on the landing page.
   Tip: *They also may view a basic illustration by selecting the* ***View Basic Illustration*** *link. And they can scroll down to see a dynamic illustration.*

2. When they're ready, they select the **Finish Now** button.

3. Then, they will be prompted to log into their MassMutual account.
   Tip: *If the client doesn't have an account with us, they will be provided with instructions for completing the registration process.*

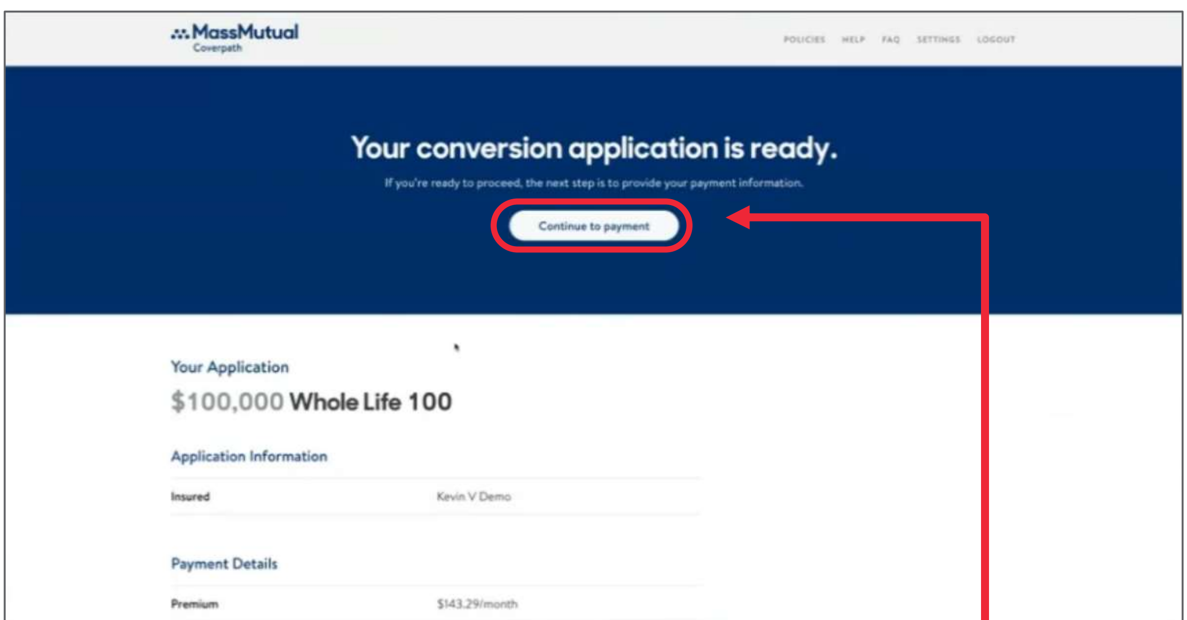
4. The policy owner will see information regarding the pending whole life policy.



   Tip: *To view active policies, the client can select the **Active** tab next to the **Pending** tab.*

5. To continue on and review detailed information about the pending policy, the client should select the **Review Application** button.

6. A detailed view of the application will display.
   Tip: *There will be a side-by-side comparison of the active and pending policy (not shown in the image below). The client should carefully review the information before continuing.*

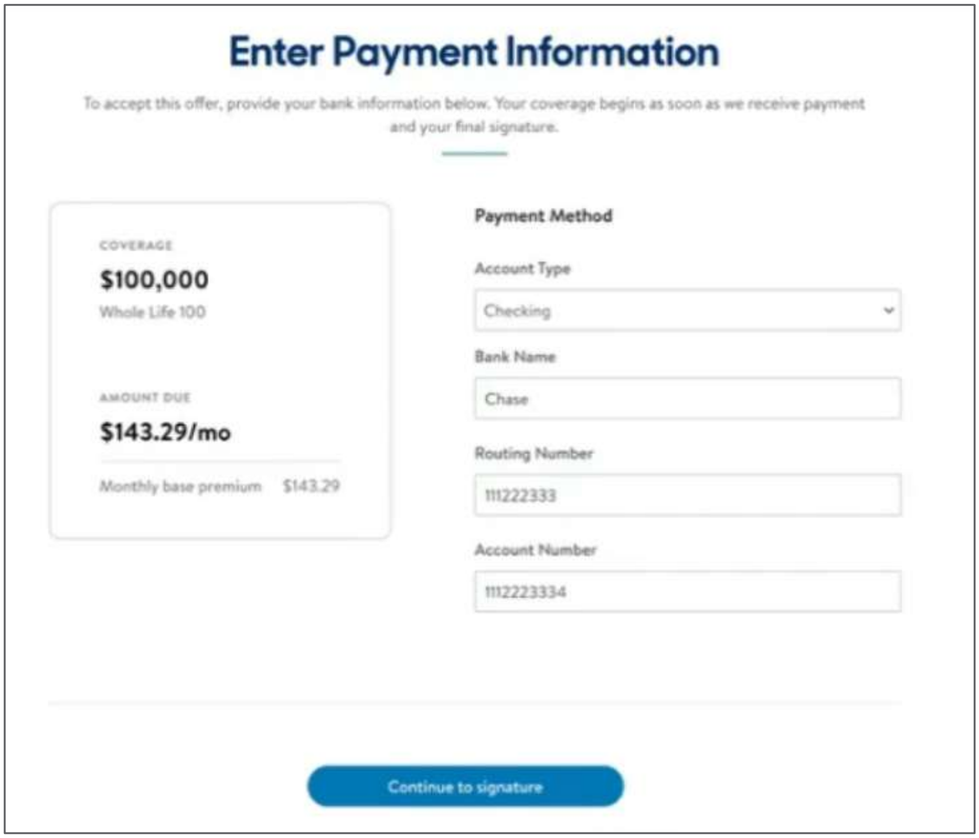


7. Once ready, the client selects the **Continue to payment** button.

Client enters payment information

The Payment screen opens. The client enters their payment information. On the left, they see the coverage amount, the coverage premium, and the monthly base premium.

***Tip:** For existing term policies, the policy owner may see a note display under the Monthly base premium that alerts them of a **refund**. It will show a one-time, prorated refund for the amount that the policy owner had paid on the term policy.*



Note: The payment methods are the same for all native Coverpath policies.

8. The client chooses the **Account Type** from a dropdown menu: Checking or Savings.

9. Then, they enter information to complete the **Bank Name**, **Banking Number**, and **Account Number** fields.

10. Finally, they select the **Continue to signature** button.

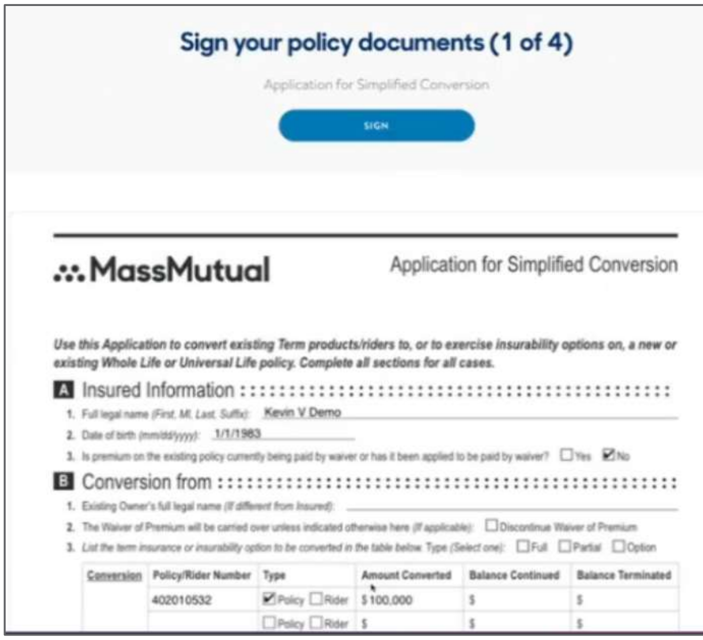
Client completes signature documents

The client must then electronically sign four documents:

1. The Application for Simplified Conversion
2. Pre-Authorized Payment Plan (PPP) Form
3. Electronic Signature and Delivery Consent
4. Basic Illustration

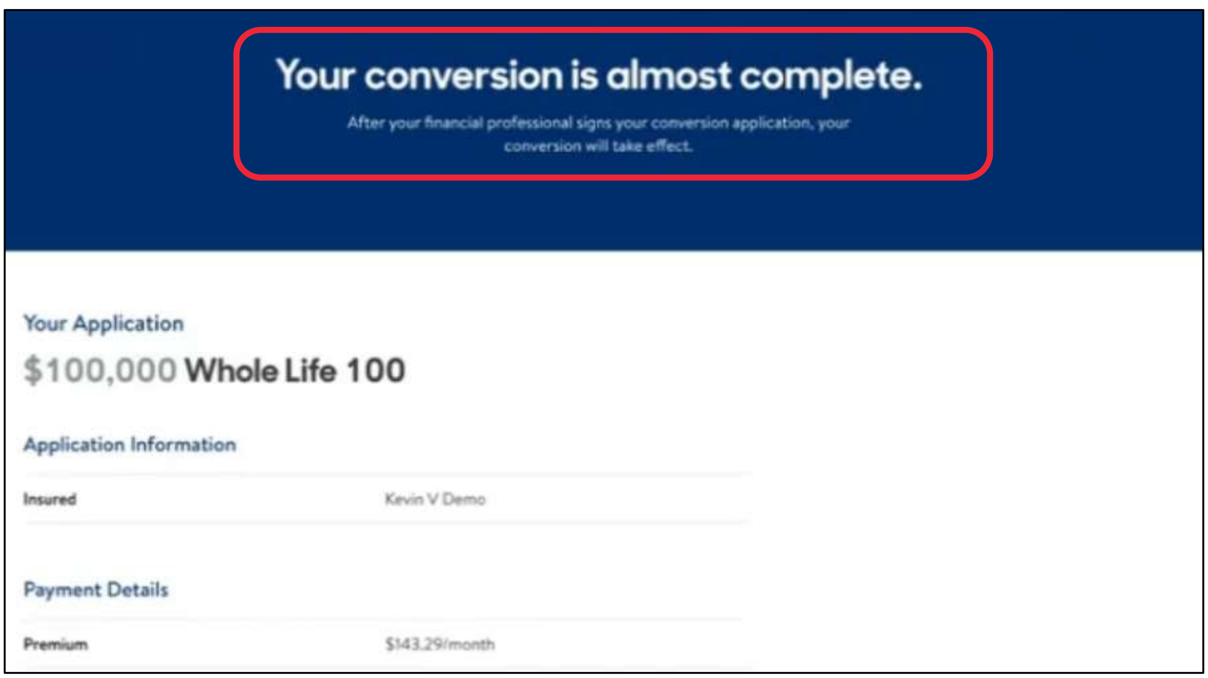
The documents are specific to the policy owner's residential state and populated with the policy information.

Example: Client uses **Sign** button to sign documents and signature displays in appropriate field.



The conversion cannot be processed until the client e-signs all conversion documents.

1. Once the signatures are complete, the client sees the following:



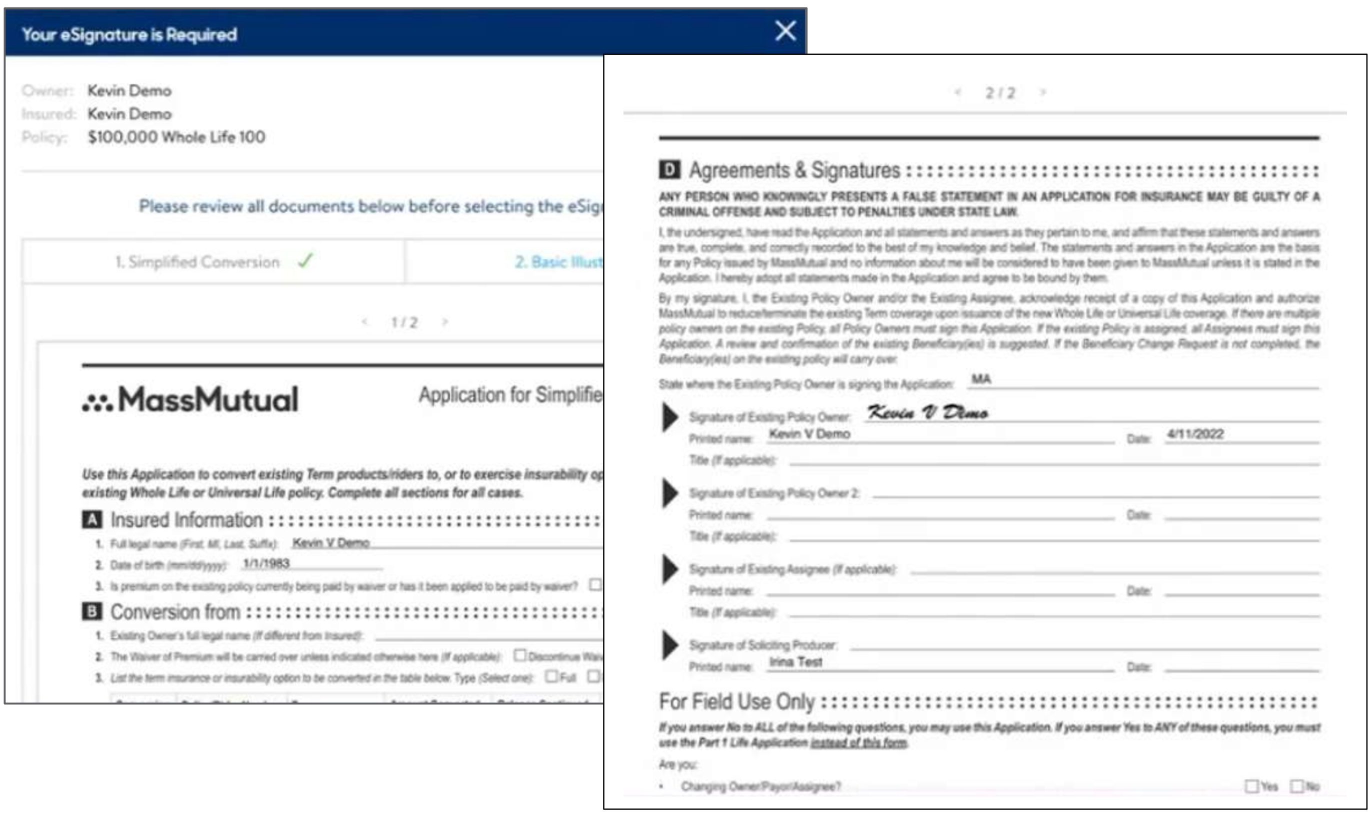
Advisor Next Steps

Once the client signs, you will see a note on the client's case page with the next steps. You need to sign two of the forms:

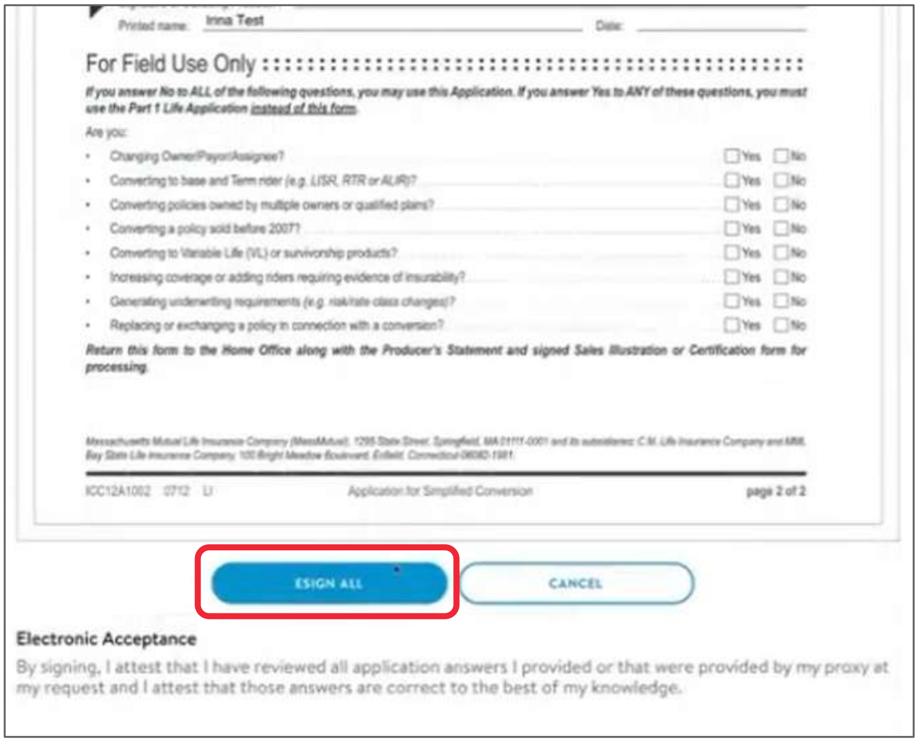
1. The Applications for Simplified Conversion
2. Basic Illustration

1. Select the **Sign** button.

2. You will be asked to review the documents.

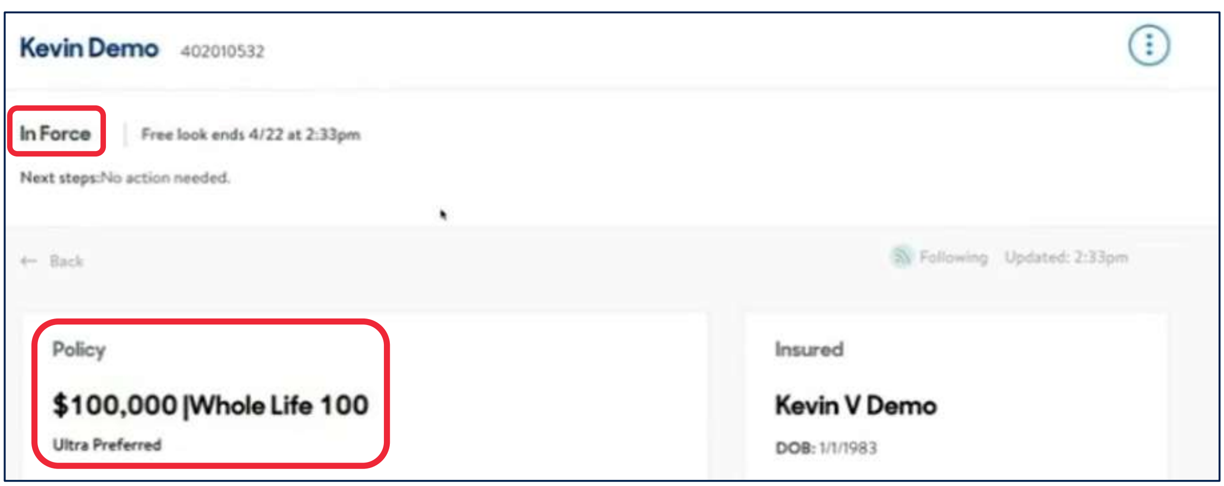


3. Scroll down the form and select the **ESign All** button.



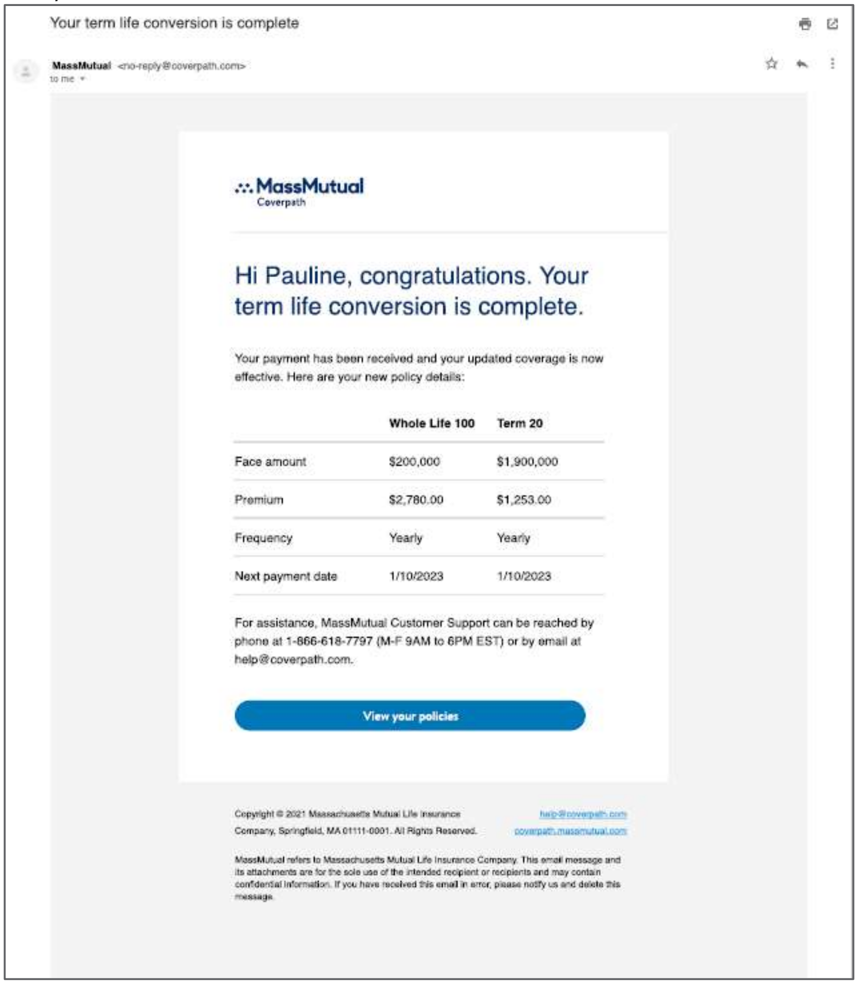
4. Once you select the button, the conversion will begin; and you will see a green confirmation banner at the top of the page.

5. The conversion will take a few minutes to complete, as the data is processed. Once done, you will see the inforce whole policy shown in the client's case file.



6. The client will be notified on their MassMutual.com account home page that the conversion is complete.

   They will also receive an email:



Your term life conversion is complete

MassMutual <no-reply@coverpath.com>
to me

MassMutual
Coverpath

Hi Pauline, congratulations. Your term life conversion is complete.

Your payment has been received and your updated coverage is now effective. Here are your new policy details:

	Whole Life 100	Term 20
Face amount	$200,000	$1,900,000
Premium	$2,780.00	$1,253.00
Frequency	Yearly	Yearly
Next payment date	1/10/2023	1/10/2023

For assistance, MassMutual Customer Support can be reached by phone at 1-866-618-7797 (M-F 9AM to 6PM EST) or by email at help@coverpath.com.

View your policies

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help@coverpath.com
coverpath.massmutual.com

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Processing a Reissue

Once a life insurance policy is inforce, a client may want to change something in the policy (e.g., face amount increases or decrease, product change, adding/removing riders, etc.).

Changes requested within 90 day of policy issue are referred to as "reissues" which may include changes such as: face amount increase or decrease, product change, and adding or removing riders.

To Request a Reissue, refer to the table below.

Step	Description
1	Contact MassMutual Digital Customer Care and reference the policy number and the change.
2	The advisor will receive a quote of the new premium.
3	The MassMutual Digital Customer Care team emails a Reissue form to the client for owner signature. ***Tip:*** *The advisor is Bcc'd on the secure email to the client.*
4	Once the form is received in good order and processed, a confirmation email is sent to the advisor and the policy owner. The change will be retroactive to policy inception, which means that the client may owe or be refunded premium depending on the change. ***Important Notes:*** • *Certain changes may require further underwriting* • *Reissues do not impact persistency* • *A reissue will not create a new policy* • *Note: The advisor will need to click into the policy packet to see the new reflected face amount (it is not reflected in the case center)* • *Any impacts to compensation will be in accordance with standard MassMutual guidelines*