

Use DI underwriting upgrades, enhancements *New competitive changes are effective immediately*

Business owner and executive disability income (DI) insurance underwriting program upgrades and 1099 contractor enhancements make it easier to qualify for coverage.*

Business owners (except medical/dental professionals, those in a new business or profession, et al.) may qualify for enhanced occupational classification and coverage at a lower cost:

- 3A for two years of \$50,000 or more income and five or more employees.
- 4A for two years of \$100,000 or more income and five or more employees.
- 5A for two years of \$150,000 or more income and 10 or more employees.
- 5A/3 for two years of \$250,000 or more income and 10 or more employees.

Criteria:

- Work full-time, year-round.
- Own business five or more years.
- Less than 10% manual duties or onsite.
- Have less than 20% of sales and a minimum of 20% ownership.

Business executives (except practicing medical/dental professionals, those in a new business or profession, et al.) may qualify for enhanced occupational classification and coverage at a lower cost:

- 4A for two years of \$150,000 or more income.**
- 5A for two years of \$175,000 or more income.
- 5A/3 for two years of \$250,000 or more income.

Criteria:

- Work five or more years (as executive).
- Less than 10% manual duties or onsite.
- Have less than 20% of sales.

New self-employed 1099 contractors experienced in the same occupation may qualify for individual DI insurance according to their historical W-2 earnings.

To determine the eligible monthly benefit amount for new 1099 contractors, MassMutual will use a percentage of the most recent W-2 earnings:

- 80% of the prior W-2 earnings **for physicians and dentists.**
- 75% of the prior W-2 earnings **for all other occupations.**

Criteria:

- Be self-employed in a similar occupation during the past 12 months.
- Work at least 30 hours weekly.
- Submit the most recent W-2 or pay stub with a year-to-date figure.

**MassMutual reserves the right to discontinue the underwriting programs/change the guidelines at any time.*

***Refer to specific industry for incomes below \$150,000.*



Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, and its affiliated companies

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FURTHER INFO

- *New business and underwriting support on DI products*, 800-767-1000 (*, 3, 3, 3) or [DI New Business Underwriting Requirements](#).
- [Disability Income Insurance \(Business Submission\)](#) page on FieldNet.
- [Disability Income Insurance Reference Manual for Fully Underwritten Business \(DI1075\)](#).
- [Sign up for news alerts](#) and select "Disability Income Insurance."

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Categories: Disability Income Insurance

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