

Disability Income Insurance

Enhanced, Simplified, and Higher Benefit Amounts

Introducing program enhancements to the Federal Employees Retirement System (FERS) & Public Employees Retirement System (PERS)

FEDERAL EMPLOYEE RETIREMENT SYSTEM



Enhancements include:

- Easier calculation
- Allows for higher benefit amounts
- Eligible for a 25% Multi-Life Discount with gender distinct rates (GIN #94430c)^{1,2}

OLD GUIDELINES

NEW GUIDELINES

Service	Restrictions	Service	Restrictions
0-18 months of service	No restrictions	0-18 months of service	No restrictions
After 18 months of service	Short Term Rider to the end of the first year equal to issue limit minus 60% (taxable) of actual monthly wage. Base coverage with a 365-day wait equal to issue limit minus 40% (taxable) of actual monthly wage. 100% Group Supplement Rider A and 50% GSR B. GSR A can have a minimum 90-day wait, GSR B must have a minimum 365-day wait.	After 18 months of service	Issue/Participation limits minus 40% of actual monthly wage. 100% Group Supplement Rider A and 50% GSR B. GSR A can have a minimum 90-day wait, GSR B must have a minimum 365-day wait.
Over 22 years of service and age 55 or younger (Over age 55 is not eligible for benefits).	Issue/participation limits minus 60% of actual monthly wage.		
Note: Use the Individual Issue Limit Chart, not the Participation with Group LTD Limit Chart, to determine benefit. FERS benefits are taxable, remember to multiply by .75.		Note: Use the Participation with Group LTD Limit Chart to determine benefits. FERS benefits are taxable, remember to multiply by .70.	

PUBLIC EMPLOYEE RETIREMENT SYSTEM



Enhancements include:

- Easier calculation
- No separate guidelines for California
- Allows for higher benefit amounts

OLD GUIDELINES

NEW GUIDELINES

Service	Restrictions	Service	Restrictions
Less than 25 years of service and age 55 or younger	Issue/participation limits minus 40% of actual monthly wage.	All years of service	Issue/participation limits minus 40% of actual monthly wage.
Over 25 years of service and age 55 or younger	Issue/participation limits minus 60% of actual monthly wage.		
Over age 55	Not eligible for benefits.		
Note: Use the Individual Issue Limit Chart, not the Participation with Group LTD Limit Chart, to determine benefit. PERS benefits are taxable, remember to multiply by .75.		Note: Use the Participation with Group LTD Limit Chart to determine benefits. PERS benefits are taxable, remember to multiply by .70.	

Please refer to the Disability Income Insurance Reference Manual (DI1075) for more information.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

Disability income insurance policies issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

¹ Not available in New York.

² 10% discount for all Non-Employer Paid General Dentists, Dentists with Advanced Degrees, Dental Specialists and Dental Specialty/Advanced Degree Residents. In CA and FL the Federal Employee discount will be 20%.