

## MaxElect13®

### Overview

MaxElect13® is MassMutual's premier multi-life contract, exclusively for multi-life cases with a Guaranteed Standard Issue (GSI) offer. MaxElect13 can be used on cases with all GSI coverage or cases with a combination of GSI and fully underwritten coverage. MaxElect13 is extremely flexible, with policy design options to meet the coverage and budget objectives of employers and their employees.

MaxElect13 is not available in Connecticut, California, Delaware, District of Columbia, Florida, Montana, North Dakota or South Dakota.

Radius 12 must be used for Guaranteed Standard Issue business in California. See [DI1075CA](#) (PDF) for more information.

### General Information

- MaxElect13® underwriting options include a Guaranteed Standard Issue offer, individually underwritten or a combination of both. The guidelines for an employer-paid Guaranteed Standard issue offer typically require 5+ lives with underlying Group LTD or 10+ eligible lives and for voluntary cases, 50+ eligible lives in a target market or 75+ eligible lives. The following target markets provide a terrific opportunity for Guaranteed Standard Issue (GSI) offers:
  - Corporate Executives in most industries
  - Legal Services
  - Engineering Services
  - Architecture Firms
  - Commercial Physical and Biological Research
  - High Tech/computer Software Development
  - Advertising
  - Accounting, Auditing and Bookkeeping Services
  - Traditional Financial Services/Depository Institutions
  - Pharmaceutical Preparations
  - Incomes of \$100,00 or more
  - 3A, 4A and 5A occ classes

### Optional Riders

Rider attachment is subject to MassMutual's rules and regulations in effect when application is made. The following riders are available at an additional cost for MaxElect13:

- **CAT** – Catastrophic Disability Benefit Rider
- **COLA** – Cost of Living Adjustment Rider 3%
- **EPR** – Extended Partial Disability Benefits Rider
- **FIO** – Future Insurability Option Rider
- **GSR** – Group Supplement Disability Benefits Rider
- **OWN OCC** – Own-Occupation Rider
- **RGR** – RetireGuard® Rider

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### **Non-cancelable to Age 65**

If the policy is purchased between the ages of 18 – 64 it is non-cancellable to the policy anniversary on or next following the insured's 65th birthday; thereafter, it becomes conditionally renewable. If the policy is purchased at age is 65 or greater, the policy is conditionally renewable.

### **Pre-Existing Condition Limitation (PECL)**

MassMutual has several MaxElect13<sup>®</sup> PECL options for multi-life business to better match the employer's current Group LTD plan. The base MaxElect13 policy has a 12/12 PECL. There are options for no PECL, a 3/12 and a 6/12 PECL available for an additional cost. Regardless of which PECL option selected, a condition shall no longer be considered a pre-existing condition if it causes a disability which begins after a period of 12 consecutive months from the policy's effective date. Please note, with the PECL, an employee's coverage will be limited if there are any pre-existing conditions within the chosen period timeframe. See [DI1075](#) for more details.

### **Definition of Total Disability**

The Insured is totally disabled when he/she cannot perform the main duties of his/her occupation due to an injury or sickness and is not working in any other occupation. The Insured must be under a doctor's care. The disability must begin while the Policy is in-force.

### **Issue Age**

Age 18-80

### **Right to Apply for Additional Benefits**

Additional benefits can be applied for at any time while the policy is in-force and the insured are not disabled. A new application and proof of medical and financial insurability is required.

Additional benefits applied for will be added to the existing in-force policy as long as the policy series is available in the contract state. If it is not available, we will provide a new policy based on the current policy series being offered in the insured's contract state at the time of application for additional benefits.

To apply for additional benefits, the insured must qualify for a minimum of \$100 of additional monthly benefit, or the minimum benefit amount under our current product offering at time of application, if different.

Premiums based on the insured's attained age, current occupation class and rates, and our published underwriting limits in effect at the time of application for additional benefits.

The maximum amount of additional benefit that can be purchased is subject to the published issue and participation limits in effect at the time of application for additional benefits.

### **Making a Claim**

A written notice describing the insured's disability should be sent to our home office. Send it within 20 days after the disability occurs or as soon as is reasonably possible. Any delay in giving notice will not affect the right to any benefits for the six months before the date the notice was given.

After we receive notification of the insured's disability, we will send the appropriate claim forms. If the claim forms are not received within 15 days after the original disability notification, write us a letter of claim. The letter of claim should state the cause of the disability and the insured's present situation.

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