

# Unum/Provident L&A

## Side-by-Side Product Comparison - Individual Disability Income Insurance

Unum 850 based on contract filing and not market information.

	Massachusetts Mutual Life Insurance Company	Provident L&A
<b>Form #</b>	ICC15-XLIS-RC & XLIS-RC-15 (Radius Choice)	ICC18-850
<b>Underwriting</b>	Full Underwriting only	Guaranteed Standard Issue Minimum Case Size: ER pay: 5 lives; EE pay: 50 lives
<b>Participating Policy</b>	Yes. Dividends, if any, are not anticipated to become payable until the end of the 5th policy year (6th policy year for PR). Dividends are not guaranteed.	No
<b>Renewability</b>	Non-Cancelable to Age 65 Conditionally Renewable from Age 65 to 75	Non-cancellable and guaranteed renewable to age 65, age 67, or age 68 with no change in premium rates up to the Guarantee Date After the Guarantee Date is reached premiums are subject to change
<b>Issue Ages</b>	18-64	18-70
<b>Waiting/ Elimination Periods</b>	60, 90, 180, 365 & 730 days	90, 180, 365 & 730 days
<b>Benefit Periods</b>	2, 5, 10 years, To Age 65, To Age 67, To Age 70	2 or 5 years, To Age 65, To Age 67, to Age 70
<b>Definition of Total Disability</b>	Built in. Cannot perform the main duties of his/her occupation, is not working at any other occupation, and is under a doctor's care. ("Modified Own Occ")  <b>Own Occupation Rider</b> at additional cost. Provides a monthly benefit when the insured cannot perform the main duties of his/her occupation, is working in another occupation, and is under a doctor's care. Rider includes language for medical/dental specialties in the definition of Occupation. ("True Own Occ")	Built in. Total disability is defined as the inability to perform the material and substantial duties of the insured's regular occupation during the first two years (24 months) of disability and thereafter the inability to perform the material and substantial duties of any occupation for which the insured is reasonably suited by education, training and experience, all while not engaged in any other occupation.  <b>Your Occupation Full Benefit Period:</b> at additional cost. Extends the 'own occupation' definition of disability for the full base plan benefit period.

This comparison represents some, but not all, contractual provisions; State variations will apply; Occ Class variations may apply. Refer to actual contract for details.

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	MassMutual: Radius Choice	Unum/Provident: 850
<b>Partial/ Residual Disability</b>	<p><b>Extended Partial Disability Benefits Rider</b> offered at additional cost. During the first 6 months, insured has a reduced capacity to perform his/her occupation and suffers:</p> <ul style="list-style-type: none"> <li>• A minimum 15% loss of income; or</li> <li>• A minimum 15% loss of time (i.e. can perform all the main duties of his/her occupation but for no more than 85% of the time they were collectively performed just prior to the start of disability); or</li> <li>• Cannot perform 1 or more main duty.</li> </ul> <p>After 6 months of partial disability, a 15% loss of income due to diminished capacity is required.</p> <p>During the first 12 months of disability benefits,</p> <ul style="list-style-type: none"> <li>• The monthly payment is 50% of the Extended Partial Disability Monthly Benefit or the amount of the actual loss, whichever is greater.</li> <li>• Full benefit will be paid if loss is greater than 75%.</li> </ul> <p>After 12 months, benefits are proportionate to the loss of income, or if greater than 75%, full benefit will be paid.</p> <p><b>Maximum Benefit Period:</b> Same as base.</p>	<p><b>Residual Disability Benefit</b> Built in the base contract. Insured returns to work:</p> <ul style="list-style-type: none"> <li>• Is unable to perform one or more of the duties of their occupation; and</li> <li>• Suffers a minimum 20% loss of income.</li> </ul> <p>Residual benefits are payable for 2 years under the base contract.</p> <p>At the start of a residual disability, a three month <b>Work Incentive Benefit (WIB)</b> period applies, the residual benefit amount is based on: Prior earnings minus monthly earnings.</p> <p>After the WIB the residual benefit is based on: loss of earnings/prior earning x the monthly benefit amount.</p> <p><b>Residual Disability Benefit Rider</b>, at additional cost. Extends the residual benefit period for the entire base plan benefit period.</p> <p><b>Total Only Coverage:</b> Residual benefits may be removed from the base policy and a lower premium is charged.</p>
<b>Pre-Disability Income</b>	<p><b>Calculation:</b> Average of last 12, 24, or highest 24 consecutive out of 60 months.</p> <p><b>Indexing:</b> CPI-based; 3% minimum.</p>	<p><b>Calculation:</b> The greatest of last 12 months earning or highest fiscal year out of the last 2.</p> <p><b>Indexing:</b> CPI-based; 2% minimum, 10% maximum.</p>
<b>Recovery Benefit</b>	<p><b>Extended Partial Disability Benefits Rider</b> at additional cost. Benefit can be paid after insured returns to work full-time and has an income loss of at least 15% as a result of the disability.</p> <p><b>Maximum Benefit Period:</b> Same as base.</p>	<p><b>Enhanced Residual Disability Benefit Rider</b>, at additional cost. Provides for a proportional payment if a loss of income continues after the insured has fully recovered for the disability and returned to work full time in their regular occupation. Optional benefit periods are 6 months, 1 year, 2 years, 3 years, or the entire base plan benefit period.</p>

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<b>Presumptive Disability</b>	<p>Built in. Insured is presumptively totally disabled when sickness or injury causes a complete loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. While the policy is in-force, if the insured suffers a presumptive disability and is under a doctor's care, then full Total Disability Benefit will be paid following the waiting period for Total Disability.</p> <p>If the loss is complete and irrecoverable, full Total Disability Benefits will be paid immediately. MassMutual will waive the requirement of doctor's care and waiting period.</p>	<p>Built in. Due to injury or sickness the insured suffers total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both arms, both legs, or one arm and one leg. Elimination period is waived if presumptively disabled.</p>
<b>Recurrent Disability</b>	<p>Built in. Due to the same or related cause and occurs within 12 months of the prior disability (6 months if BP is less than To Age 65). No new elimination period is required.</p>	<p>Built in. Due to the same or related cause and occurs within 6 months of the prior disability. No new elimination period is required.</p>
<b>Waiver of Premium</b>	<p>Built in. After 90 days and for as long as insured remains disabled. Premiums paid during that 90-day period will be refunded.</p>	<p>Built in. After 90 days and for as long as insured remains disabled. Premiums paid during that 90-day period will be refunded.</p>
<b>Cost of Living</b>	<p><b>Cost of Living Adjustment Rider</b> additional cost. 3% compound; no cap; increased benefits can be purchased upon recovery.</p>	<p><b>CPI COLA Rider</b> additional cost. CPI-based compound; 2% - 7% compound per year; no cap; increased benefits can be purchased upon recovery.</p> <p><b>COLA Rider Fixed 3%</b> additional cost. 3% compound per year; no cap; increased benefits can be purchased upon recovery.</p> <p><b>COLA Rider Two Year Deferred Fixed 3%</b> additional cost. COLA begin after two years of disability payments. 3% compound per year; no cap; increased benefits can be purchased upon recovery.</p>
<b>Benefit Indexing</b>	<p><b>Automatic Benefit Increase Rider.</b> Allows insured to increase benefit on 5 consecutive policy anniversaries without evidence of insurability (must not be disabled) through age 55. Each increase will be the greater of \$50 or 3% of the Total Disability Monthly Benefit that required proof of insurability to purchase, and the monthly benefit for the COLA Rider, Extended Partial Disability Benefits Rider and the Own Occupation Rider, if in force at the time of the coverage addition. If insured refuses 2 consecutive increases, all further increases will be forfeited and the rider will terminate.</p>	<p><b>Update Increase Benefit Rider.</b> No additional cost. This rider provides scheduled increases in the base coverage at attained age premiums without evidence of insurability for up to a 5 year period. The insured may refuse to accept any increase.</p>

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<b>Future Insurability Option</b>	<b>Future Insurability Option Rider</b> , at additional cost. Can be exercised annually to age 60; maximum pool size is 3X base up to the maximum issue limit; if insured is disabled during option period, he/she may apply for the increased benefits upon recovery; requires financial underwriting only. If, when exercising an option, the insured qualifies for a more favorable occupation class or issue and participation limits than applied at time of policy application, they will receive the higher class and/or limits.	<b>Right to Purchase Increase Benefit Rider (RPI)</b> , at additional cost. Allows the insured to increase coverage amounts every year subject to financial underwriting only.
<b>Future Purchase Option</b>	<b>Benefit Increase Rider.</b> Allows policy owner to apply for increased monthly benefits every 3 years to age 52. Must purchase at least 75% of the benefit for which they are eligible at time of issue. To keep MassMutual's BIR in force until age 55, it must be renewed every 3 years.  To renew the BIR, the insured must submit an application and accept at least 50% of the increase for which he/she qualifies. If these conditions are not met, the rider will terminate. If the insured's attained age is greater than 52 on the coverage end date of the rider, he/she can increase coverage under the terms of the rider but the rider will not renew.  <b>Note: Cannot have FIO and BIR on the same policy.</b>  Rider language enhanced to allow off-anniversary increases in defined scenarios as outlined in the new Additional Benefit Option provision.	Not Available
<b>Mental/ Nervous/ Substance Abuse</b>	Built in. Benefit period is 24 months per occurrence; no aggregate lifetime limit.  <b>Maximum Benefit Period Endorsement</b> additional cost. Added at time of issue to remove the limitation. The endorsement is not available to occ classes 2A or A, ER physicians, anesthesiologists, pain management physicians and nurse anesthetists and general dentists (does not apply to VT policies).	24 month lifetime limit; benefit period may be extended to 60 months at additional cost.
<b>Exclusions/ Limitations</b>	1. Incarceration 2. War 3. Sustained while participating in a riot or insurrection 4. Intentional self-inflicted injury 5. Sustained while committing a felony or engaged in an illegal occupation 6. That results from, or is contributed to, by a disease, disorder or physical condition that was excluded as a result of the underwriting process by name or specific description  Pre-Existing Condition Limitation built in. May be removed with endorsement and additional cost.	1. Participating in war or any act of war, whether declared or undeclared; 2. Committing or attempting to commit a felony; 3. Being engaged in an illegal occupation; 4. Injuring oneself intentionally or attempting or committing suicide, whether sane or not; or 5. Any loss We have excluded by name or specific description (any such Exclusion will appear in the Disability Income Highlights)  No benefits will be paid nor will premiums be waived during any period of legal incarceration or legal detainment in a penal or correctional institution of more than 7 days.  Pre-existing condition limitation endorsement may be added for reduced risk and cost.
<b>Benefits Outside the U.S.</b>	Pay benefits for the length of the benefit period to a US bank in US dollars no matter where the insured resides.	Unknown

## Other Features & Riders

	MassMutual: Radius Choice	Unum/Provident: 850
<b>Benefits Suspension for Military Unemployment</b>	Built in	Built in
<b>Catastrophic Disability Benefit Rider</b>	Available at additional cost	Available at additional cost
<b>Group Supplement Rider</b>	Available at additional cost. Provides for additional return-to-work benefits in a partial disability scenario.	Not Available
<b>Long Term Disability Insurability Option Benefit Rider (LTD)</b>	Not Available	Available at additional cost. May purchase additional coverage GI in the event they lose GLTD coverage.
<b>Rehabilitation Benefit</b>	Built in	Built in
<b>Right to Apply For Additional Monthly Benefit</b>	Built in	Additional Monthly Benefit Rider(AMB) or Additional Annual Benefit Rider (AAB): Available at additional cost.
<b>RetireGuard Rider</b>	Available at Additional cost	Not Available
<b>Serious Illness Benefit</b>	Not Available	Available at additional cost. Provides an additional lump sum payment if the disability is caused by heart attack, cancer or stroke.
<b>Short Term Riders</b>	Available at Additional cost	Not Available
<b>Social Insurance Rider</b>	Available at Additional cost	Available at additional cost
<b>Student Loan Rider</b>	Available at Additional cost	Available at additional cost
<b>Survivor Benefit</b>	Not Available	Built in. At time of death pays 3x basic monthly benefit

## MassMutual: Key Points of Differentiation

- Radius Choice is fully underwritten.
- Radius Choice policies are **participating**, which means dividends may be payable, although not guaranteed.
- Radius Choice base policy **definition of total disability** provides coverage in the insured's **own occupation** for the length of the benefit period.
- Radius Choice has a strong **partial/residual**, offered through the Extended Partial Disability Benefits Rider. There are 3 ways to qualify as partially disabled; minimum 50% benefit payable for first 12 months (the actual dollar amount of loss is payable if higher); 3 options for determining pre-disability income, going back up to 60 months; indexing has a 3% minimum guarantee; the recovery benefit can be payable up to maximum benefit period.
- Radius Choice **presumptive total disability** provision does not require the loss to be permanent and irrecoverable for total disability benefits to be paid after the waiting period and continue until the end of the maximum benefit period.
- Radius Choice **recurrent disability** is defined as occurring within 12 months of a prior related disability (if BP is not less than To Age 65).
- Radius Choice Future Insurability Option Rider can be exercised up to age 60, provides for a maximum pool size of 3X base up to \$10,000 for issue ages 18–50, and guarantees that if, when exercising an option, the insured qualifies for a more favorable occupation class or issue and participation limits than applied for at the time of policy application, they will receive the higher class and/or limits.
- Radius Choice **Mental/Nervous/ Substance Abuse** benefit period limitation is per occurrence vs lifetime.
- Radius Choice offers **the choice** between a no-initial-cost Benefit Increase Rider or a traditional Future Insurability Option. This allows an insured to increase their coverage based on budget and insurance needs.
- Radius Choice offers a **Group Supplement Rider** that provides for additional return-to-work benefits in a partial disability scenario.
- Radius Choice offers a **RetireGuard Rider** to help protect one's ability to save for retirement.

A variety of publicly available sources we believe are accurate were used in compiling the summary, and in some cases interpretation was required. Information is accurate as of July 2024. For more information on the Radius Choice policy, refer to the DI Reference manual, DI1075.

Radius Choice (policy form XLIS-RC-15 et al., XLIS-RC-16(FL) and ICC15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

