

SpecialCare Life Underwriting Program Resource Guide

The *SpecialCare* Life Underwriting Program helps make a modest amount of life insurance coverage available to those individuals that are declined under our current underwriting guidelines, but meet the program qualifications.

The goal of this program is to expand from offering guidance and financial solutions for caregivers to also offering a protection solution to their dependent with special needs.





Eligibility and Parameters

The program is only available for financial professionals approved to sell MassMutual products.

Cases that can be approved under the program will be approved with the following terms.

Conditions Included

- Down Syndrome
- Cerebral Palsy
- Autism

Program Parameters

- **Product:** Whole Life 15 Pay.
- **Riders:** No riders are available.
- **Face Amount** \$25,000 (no more, no less).
- **Issue Ages:** 1 through 49.
- **Owner/Beneficiary:** Parents, Grandparents or Anyone else that has an insurable interest (A special needs trust cannot be named as the Owner/Beneficiary).
- **Rating:** Cases meeting the program requirements will be approved at Table P, with a \$1.50 flat extra (for every \$1,000 of death benefit coverage).
- **Retention:** MassMutual® Retained Reinsurance is not available.

- **Declines:** In some instances no offer will be made; refer to the Underwriting Requirements section for more information.
- **Juvenile and Adult Guidelines:** Current underwriting guidelines apply.
- For the guidelines related to juvenile underwriting, refer to [LI9233 Juvenile Life Insurance Underwriting Guide](#).
- For the guidelines related to adult underwriting, refer to [SDP7026 Life Underwriting Requirements Quick Reference Guide](#).

Underwriting Requirements

- Current juvenile and adult underwriting guidelines apply. Refer to linked materials above for more information.
- No existing coverage other than minimal group coverage (refer to the linked materials above for more information).
- There are **certain situations that will still be considered a decline** and no offers will be made. Examples include:
 - a. If the insured's **other medical impairments are overall worse than Table D**.
 - b. If the insured is on mechanical ventilation or a feeding tube.



Case Submission and Underwriting Process

In order to successfully submit a case for the SpecialCare Life Underwriting Program, both the case submission and underwriting process must be completed. Follow the steps outlined below and include the required components.

Case Submission

1. **Applications:** Cases are submitted through iPipeline IGO or a paper application.
2. **The Application:** Complete the required information.
3. **Attach the Cover Letter: This is a REQUIRED DOCUMENT.** Cases are flagged by the program cover letter which indicates the case is part of the SpecialCare Life Underwriting Program. And will be routed to the designated team of underwriters.
 - Include a description of the client and their medical history in the section provided. This aids in providing the underwriter an overview of the case.
 - eMail SpecialCare@MassMutual.com to request the required cover letter.
 - **Cases submitted without the designated cover letter will not be directly routed to the designated team of underwriters and will be sent back until it's received.**
4. An **Attending Physician Statement (APS)** is **required** for all SpecialCare submissions. The APS needs to include at least 5 years of the insured's medical history (if applicable for client's age).

Underwriting Process

5. **Underwriting:** Once the application has been submitted, it will follow the underwriting workflow process.
6. **Initial Review Email:** The case contact will receive an email from the case manager and/or underwriter with any requirements.
 - A Client Medical Interview (CMI) may be required. The family can complete it on behalf of the applicant.
7. **Juvenile, Adult, and State Guidelines:** Current juvenile and adult underwriting guidelines apply. Refer to linked materials on the previous page for more information.
8. **Final Review Email:** The final email will be sent indicating if the case has been approved or declined with the explanation.
 - The program does not ensure all cases will be approved. There are **certain situations that will still be considered a decline** and no offers will be made. Refer to the underwriting requirements section for examples.

Resources and Information

Email SpecialCare@MassMutual.com for the following resources:

Cover Letter — Required to be submitted with each application along with the APS (Attending Physicians Statement). This indicates the case is part of the program.

Marketing Flyer — Marketing flyer that can be used with the public.



For additional questions, please contact the
SpecialCare team at SpecialCare@MassMutual.com.

FOR FINANCIAL PROFESSIONALS ONLY. NOT FOR USE WITH THE PUBLIC.

The products and/or certain features may not be available in all states. State variations will apply.

Whole Life Legacy series policies ((Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina)/ (MMWLA-2018 and ICC18-MMWLA in certain states, including North Carolina)) and MassMutual Whole Life series policies on the digital platform (Policy Forms: WL-2018 and ICC18WL in certain states, including North Carolina) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

