

Guidelines for Foreign Citizens Living in the U.S.

MassMutual's robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad – refer to [LI7547 Guidelines for Foreign Nationals Living Abroad](#) for more information.
- Foreign citizens living in the U.S.
- Foreign travel – refer to [LI7553 Guidelines for Foreign Travel](#) for more information.

This resource addresses the underwriting of foreign citizens who live in the U.S. for more than 9 months per year. These clients may or may not have documentation such as a green card, certain temporary visas, or an Employment Authorization Document (EAD)/Adjustment of Status. Clients with temporary visas that do not qualify under this definition may be eligible for underwriting as a foreign national. Additionally, Undocumented U.S. residents that can demonstrate a tie to the U.S. and have a financial need for life insurance coverage may also be considered under certain parameters.

Regardless of documentation type or status, the following guidelines apply:

- All solicitation and communication activity concerning the sale of MassMutual life insurance products, including electronic and telephonic communications, must take place in the U.S. while the applicant and/or owner are present in the U.S. This includes completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients and policy delivery.
- The policy must be funded by funds drawn on a U.S.-based financial institution, or a U.S. branch of a foreign financial institution, in U.S. dollars.
- A fully completed [F6290 Foreign Supplement](#) is required for all proposed insureds. This form is available in the application submission system and generates when foreign travel or residence is indicated.
- Policies may be owned by an individual or U.S.-based entity with an insurable interest.
- The appropriate [FR1119 Acknowledgment Regarding English Language Materials and Translation](#) form is required if the applicant/proposed insured is not fluent in English.
- The APS and other medical results must be provided in English or Spanish. We will reimburse a maximum of \$250 for translations done by an [approved vendor](#) only.

Refer to the [Country Code Classification Chart \(LI5549\)](#) for a complete list of all the current country codes.

GREEN CARD HOLDERS

Overview	<p>Allows a foreign citizen to work and live in the U.S. permanently.</p> <p>10-year green card holders are underwritten similarly to U.S. citizens.</p> <p>2-year green card holders are underwritten similarly to H1B visa holders and follow the guidelines within that section.</p> <p>K1, K3 and V1 visa holders are treated as permanent residents and are underwritten similarly to U.S. citizens.</p>
Insurance Age	
Time in the U.S.	Same as a U.S. citizen
Eligible Countries	
Plans and Riders	All products and riders are available.
Risk Classes and Substandard Ratings	All underwriting classes are available.
Additional Requirements	<ul style="list-style-type: none"> A copy of the green card. If the green card is expired and there are no additional concerns with the case, we can generally consider the proposed insured. If there are other concerns with the case, submit a quick quote request for more information.

TEMPORARY VISA RESIDING IN THE U.S.

	E1-E3, EB-5, H-1B, H-1C, H-4, L1-L2, O1, O3, P*, TN, and TD	G1-G4*, H2-H3, J1-J2, N8-N9, R1-R2*, T1, U1-U2, and U-4	F-1 ¹
Overview	<p>Allows a foreign citizen to work in the U.S. These individuals are handled based on visa type and country of origin.</p> <p>* G-1, G-2, G-3, G-4, P, R-1, and R-2 are individually considered. When working with one of these clients, submit a quick quote request for more information.</p>		
Insurance Age	18-70	18-50	
Time in the U.S.	Spends more than 9 months of the year in the U.S. with a minimum of 6 months of U.S. residency before the request for coverage.		
Eligible Countries	A, B and C countries only. ²	A and B countries only. ²	

TEMPORARY VISA RESIDING IN THE U.S.

	E1-E3, EB-5, H-1B, H-1C, H-4, L1-L2, O1, O3, P*, TN, and TD	G1-G4*, H2-H3, J1-J2, N8-N9, R1-R2*, T1, U1-U2, and U-4	F-1 ¹
Plans and Riders	<p>All products are available.</p> <p>The Waiver of Premium (WP), Chronic Illness Rider (CIR), Renewable Term Rider (RTR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. (Note: Unscheduled ALIR may only be allowed to accommodate a 1035 exchange.)</p> <p>The Long Term Care Rider (LTCR) is available for those intending to reside in the U.S. permanently.</p>	<p>Only permanent products are available.</p> <p>The Waiver of Premium (WP), Renewable Term Rider (RTR), and Long Term Care Rider (LTCR) are not available.</p> <p>Chronic Illness Rider (CIR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. (Note: Unscheduled ALIR may only be allowed to accommodate a 1035 exchange.)</p>	<p>All products are available.</p> <p>The Waiver of Premium (WP), Chronic Illness Rider (CIR), Renewable Term Rider (RTR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. (Note: Unscheduled ALIR may only be allowed to accommodate a 1035 exchange.)</p> <p>The Long Term Care Rider (LTCR) is available for those intending to reside in the U.S. permanently.</p>
Risk Classes and Substandard Ratings	<p>All underwriting classes are available.</p>	<p>A Countries: up to Ultra Preferred Non-Tobacco is available.</p> <p>B Countries: up to Select Preferred Non-Tobacco is available.</p> <p>Maximum rating for both A and B countries is Table D.</p>	<p>All underwriting classes are available.</p>
Additional Requirements	<ul style="list-style-type: none"> • A copy of the visa. • If the visa was recently approved and the proposed insured has not received the visa, the I-797 approval notice may be accepted in lieu of the visa. Please note that the I-797 is used for different statuses. It can be accepted only if it is an approval notice for an approved visa type. For questions related to a specific situation, please submit a copy of the notice to the quick quotes email board. • Matricular Consular Identification cards are considered only in addition to a valid visa. Copies of both are required. 		

OTHER STATUSES

	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
Overview	<p>Allows lawful, permanent U.S. residency without the need to apply for a green card from the home country.</p> <ul style="list-style-type: none"> Individuals who had an acceptable temporary visa before adjusting status generally can be considered. Others are considered on a case-by-case basis. It is recommended that a quick quotes request is submitted before applying for these clients. 	<p>Allows foreign residents the right to work in the U.S. for a specified timeframe.</p> <ul style="list-style-type: none"> The legal status of an individual can be identified by the category code listed on the EAD. All types of EAD categories are acceptable. For status C09, during the green card application process, follow Adjustment in Status guidelines.
Insurance Age	18-70	<p>Maximum age 70</p> <p>Minor children of EAD holders are acceptable.</p>
Time in the U.S.	Spend more than 9 months of the year in the U.S., with a minimum of 6 months of U.S. residency before coverage is requested.	
Eligible Countries	A, B and C countries only.	A and B countries only.
Plans and Riders	<p>All products are available.</p> <p>WP, CIR, RTR and LISR are available. LTCR is available for those intending to reside in the U.S. permanently.</p>	
Risk Classes and Substandard Ratings	All underwriting classes are available.	
Additional Requirements	<ul style="list-style-type: none"> A copy or confirmation of the temporary visa held before applying for adjustment of status. A copy of the most recent paperwork may be required, at underwriter discretion, from U.S. Citizenship and Immigration Services. This is received in connection with the adjustment of status. 	<ul style="list-style-type: none"> A copy of the current EAD. A copy of the letter granting asylum/ refugee status may be requested, at underwriter discretion. A copy of the temporary visa, if applicable. Most temporary visas will be in an expired status. This is acceptable if the EAD is current.

UNDOCUMENTED INDIVIDUALS

Overview	<p>There are several scenarios which may qualify under this category:</p> <ul style="list-style-type: none"> • Individuals who have never had a valid visa. • Individuals with expired temporary visas that fall outside of our “expired visa” guidelines as noted in the prior sections. • Those considered to be Deferred Action for Childhood Arrivals (“DACA”) recipients.
Insurance Age	18-65
Time in the U.S.	At least 10 years
Eligible Countries	A and B countries only.
Plans and Riders	Individual Whole Life or Term products. Maximum death benefit of \$1M. WP, RTR, LISR, and ALIR are available.
Risk Classes and Substandard Ratings	<p>A Countries: up to Ultra Preferred Non-Tobacco is available.</p> <p>B Countries: up to Select Preferred Non-Tobacco is available.</p> <p>Maximum rating for both A and B countries is Table D.</p>
Additional Requirements	<p>Must have a SSN or Tax ID.</p> <p>Minimum income of \$50,000 and stable occupation (Examples: Professionals, business leaders, stable employers).</p> <p>(For non-working spouses, the income earning spouse must have U.S. life insurance coverage in force).</p> <p>Must have established U.S. medical care.</p> <p>U.S. Nexus required – must have at least one of the following:</p> <ul style="list-style-type: none"> • U.S. employment • Own a U.S. business • Own U.S. real estate

¹ Proof of full-time enrollment in an accredited college/university culminating in a professional degree for a maximum of one subsequent academic program is required. If within 60 days of program completion, proof of visa status change application and details regarding future employment offers/contracts in the U.S. are required. Maximum coverage amount is \$1,000,000.

² For countries with classifications other than listed, it may be possible to secure an offer through Mass Advantage or facultative reinsurance. Additional requirements may be requested at the reinsurer’s discretion.

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