



Navigating Uncertainty

MassMutual Offers Enhanced New Business & Underwriting Guidelines to Support Your Business in Challenging Times

With the unprecedented outbreak of the coronavirus (COVID-19) pandemic, MassMutual is committed to helping all of our firms, advisors and customers through this turbulent time. This document provides best practices for accelerating new business submission and bypassing medical exams.

Use digital tools to streamline new business, underwriting, and delivery

The fastest ways to submit new business right now are through:

- **EZ-app with eSignature**
- **Coverpath** for policies up to \$3 million up to age 60, and \$1 million up to age 64, excluding New York and Puerto Rico. [See Coverpath eligibility for requirements.](#)

When using EZ-app, any documentation and forms that cannot be submitted through EZ-app should be sent to **Insurance Workbench** for automatic indexing; **do not use the email requirement boards** to avoid delays. Further, **avoid emailing documents directly to the Home Office**, as this will result in a double submission that will further slowdown the process.

When a life or disability income insurance policy is approved, the fastest way to deliver your client's policy is to obtain eSignatures via **MassMutual's DocuSign eDelivery** process. See [eDelivery FAQs](#) for eligibility criteria. You can also print a copy for your client, even if you use eDelivery.

For **Coverpath** applications, continue to use current electronic methods for applications, documents and policy delivery.

Options for submission without exams

We recognize that some paramed examiners are unavailable and some customers may be concerned about completing their exams. As we navigate these challenges together, MassMutual is doing all that we can to broaden options for submission without exams. In response to these changes we are:



Using medical records instead of required exams and attending physician statements for EZ-app and Coverpath.



Expanding fluidless offers on Coverpath cases to \$1 million.



Expanding temporary life insurance to 120 days.



Increasing limits for disability income insurance express underwriting.



Increasing flexibility for Signature Care/LTC applications.

Temporary coverage expansions and the new use of medical records will be in effect until further notice.

Below is a helpful reference guide for submitting new business without exams/labs that illustrates the differences between MassMutual's prior guidelines and the newly announced changes.

Enhancements to New Business Submission without Exams		
	MassMutual's Prior Guidelines	Enhancements to MassMutual's Guidelines
Life Insurance		
Exam/Lab Requirement (or medical records)	<ul style="list-style-type: none"> Exam/lab required for all adults \$50,000+ 	<ul style="list-style-type: none"> Use electronic medical records (EMRs) or APS instead of exam. Up to \$3 million standard best class <ul style="list-style-type: none"> Age 17-49, exam within 24 months Age 50-60, exam within 18 months Age 61-65, exam within 12 months Age 65+, individual consideration Age 17-49, up to \$1 million if no complete physical but all available data is favorable. Standard at best For all, preferred reconsideration if age/amount exam/labs completed within 6 months Will reissue to original policy date Note: if an APS is required, we will also use EMR whenever possible
Coverpath Fluidless	<ul style="list-style-type: none"> Amount up to \$750,000, available in all states except New York and Puerto Rico 	<ul style="list-style-type: none"> Amount up to \$1 million, available in all states except New York and Puerto Rico
EZ-app: Temporary Life Insurance Receipt (TLIR)	<ul style="list-style-type: none"> 30 days without exam 	<ul style="list-style-type: none"> 120 days without exam if qualified for standard or better rates
Coverpath: Temporary Life Insurance Coverage (TLIC)	<ul style="list-style-type: none"> 90 days without exam 	<ul style="list-style-type: none"> 120 days without exam if qualified for standard or better rates Part 2 (CMI or Tele-CMI) must be completed in 30 days
Attending Physician Statement (APS)	<ul style="list-style-type: none"> Traditional APS required 	<ul style="list-style-type: none"> Use electronic medical records instead of traditional APS
Platinum Pass	<ul style="list-style-type: none"> Up to \$3 million 	<ul style="list-style-type: none"> Same
Disability Income Insurance		
Express underwriting	<ul style="list-style-type: none"> \$5,000 up to Age 45 	<ul style="list-style-type: none"> \$6,000 3A or better Up to Age 50 For the Enhanced Express DI Program for dental specialist and medical residents please refer to DI5070
Exam/Lab Requirement (or medical records)	<ul style="list-style-type: none"> All cases not eligible for express underwriting 	<ul style="list-style-type: none"> All ages and amounts with physical/labs completed within 24 months Use electronic medical records or APS instead of exam
Long Term Care Insurance		
Signature care medical records and telephone interviews	<ul style="list-style-type: none"> Face-to-face interview ages 70-75 (500 series only) APS for all ages/amounts (500 & 600 series) 	<ul style="list-style-type: none"> Ages 70-75, telephone interview instead of face-to-face Use electronic medical records from doctor/hospital Patient Portal Send records to status@LTCMassMutual.com

Further info

MassMutual is monitoring the situation closely and will continue to share updates when they become available. Visit the [summary of articles related to coronavirus and market volatility](#) for more details or contact:

- For EZ-app case assistance: Your new business coordinator or Life/DI New Business and Underwriting team.
- For LTC questions: contact [Rob Brown](#), Lead LTC Underwriter, New Business & Underwriting
- For Coverpath questions: [Paul Bacon](#), head of Digital/Coverpath Underwriting.