



MassMutual's Extended Partial Disability Benefits Rider (EPR)

Protecting your income during a partial disability

EPR is a rider available with a Radius Choice disability income insurance policy from Massachusetts Mutual Life Insurance Company (MassMutual®).

Your income, when viewed over your entire career, will most likely be your single biggest asset — losing your ability to earn an income could have a devastating effect on you and your family.

Injuries and illnesses can strike anyone at any time, regardless of occupation. There are many situations in which you could become unable to perform all or some of the essential functions of your job. What would you do if you were unable to work full time and receive your normal salary? Could you pay your monthly bills? Would you be able to maintain your standard of living?

Partial disability benefit riders are designed to pay a benefit if you continue to work, but as a result of a sickness or injury, you

can no longer fully maintain your usual work schedule or perform some of the main duties of your occupation.

These riders, available at an additional cost, may require a loss of time and duties and/or a specified percentage of income lost in order to qualify for benefits. With MassMutual's EPR you may qualify for benefits even if you don't have a loss of income during the first 6 months of a partial disability. This may be a substantial added benefit for you.

There are several ways you can qualify for benefit payments.

Ways to qualify for benefits

For the first 6 months of a partial disability, whether during the waiting period¹ or after, you are partially disabled if due to sickness or injury you:

- are working in your occupation or another occupation.
- are under a doctor's care.
- meet the conditions described in either (1), (2), or (3) below:
 1. You can do some, but not all, of the main duties of your occupation. The main duty(ies) that you are unable to perform must account for at least 15% of the time you spent in your occupation just prior to the start of the disability.
 2. You can perform all the main duties of your occupation, but for no more than 85% of the time they were collectively performed consistently just prior to the start of the disability.
 3. You have a reduced capacity to perform your occupation, have a loss of income of at least 15%, and can show a demonstrated relationship² between your loss of income and your disability.

After the first 6 months of a partial disability, whether during the waiting period or after, you are partially disabled if, due to sickness or injury you:

- Are working in your occupation or another occupation.
- Are under a doctor's care.

- Have a reduced capacity to perform your occupation.
- Have a loss of income of at least 15%, and
- Can show a demonstrated relationship² between your loss of income and your disability.

Benefit Payments

During the first 6 months of partial disability, the total disability benefit is paid for any portion of that 6 month period that is not used to satisfy the waiting period if you are working less than 20% of the time worked just prior to the start of the disability.

Otherwise, for the first 12 months of partial disability benefits, after the waiting period, we will pay benefits as follows:

1. Any monthly payment for partial disability will be at least 50% of the Extended Partial Disability Monthly Benefit;
2. If your loss of income is more than 50% of the Extended Partial Disability Monthly Benefit, the monthly payment will be your actual loss of income, up to the Extended Partial Disability Monthly Benefit; or
3. If your loss of income is greater than 75% of pre-disability income, the monthly payment will be the full Extended Partial Disability Monthly Benefit.

Starting with the 13th month of partial disability benefits, monthly benefits will be based on your loss of income relative to pre-disability income.

¹ Elimination period in FL.

² In New York, the loss of income must be directly related to the disability.

The following is a hypothetical example of how partial disability benefits might compare under MassMutual's EPR rider versus a partial disability rider that requires an income loss during the first 6 months of partial disability.



Meet Elizabeth

Occupation: Attorney
Monthly Pre-disability Earnings: \$15,000
Maximum Monthly EPR Benefit: \$7,600
Waiting Period: 90 days

At age 45, Elizabeth Bradley, married and a mother of three, was diagnosed with multiple sclerosis (MS). Because of her disability, Elizabeth was not able to work full time at her current job and filed for disability benefits.

MONTH		1 - 3	4 - 6	7 - 9	10 - 12	TOTAL
Monthly Income		\$15,000	\$15,000	\$6,000	\$9,000	
Monthly Income Loss		\$0	\$0	\$9,000	\$6,000	
Percentage Income Loss		0%	0%	60%	40%	
Monthly Benefit	MassMutual's EPR	\$0 Waiting period satisfied	\$3,800 Guaranteed 50% of EPR benefit	\$7,600 Full benefit	\$6,000 Actual loss	\$52,200
	Partial Disability Rider with an Income Loss Requirement	\$0 Not considered disabled	\$0 Not considered disabled	\$0 Waiting period satisfied	\$6,000 Actual loss	\$18,000

\$34,200 additional benefits with MassMutual's EPR

MONTHS 1 - 3

Elizabeth's condition during these months has resulted in her losing 15% of her time in performing her main duties; however, she has not experienced an income loss.

MassMutual's EPR – Elizabeth is able to satisfy the 90-day waiting period.

Partial Disability Rider with an Income Loss Requirement³ – Elizabeth is not considered disabled. Waiting period has not started.

MONTHS 4 - 6

Elizabeth's condition remains unchanged during these months and she continues to lose 15% of her time in performing her main duties; however, she has not yet experienced an income loss.

MassMutual's EPR – Elizabeth is guaranteed to receive \$3,800 (50% of her monthly benefit).

Partial Disability Rider with an Income Loss Requirement – Elizabeth is not considered disabled. Waiting period has still not started and no benefits are being paid.

MONTHS 7 - 9

Elizabeth's neurological function has deteriorated and she has lost a significant amount of her monthly income – 60% or \$9,000 per month.

MassMutual's EPR – Elizabeth's actual monthly income loss of \$9,000 is greater than the EPR monthly benefit. She would receive a monthly benefit equal to \$7,600 (100% of the EPR monthly benefit).

Partial Disability Rider with an Income Loss Requirement – Elizabeth is able to satisfy the 90-day waiting period. No benefits are being paid during this time.

MONTHS 10- 12

Elizabeth has been able to work more hours and earn more income as she has experienced an improvement in her condition, resulting in a 40% or \$6,000 monthly income loss.

MassMutual's EPR – Elizabeth will receive the amount equal to her actual monthly income loss of \$6,000.

Partial Disability Rider with an Income Loss Requirement – Elizabeth receives the amount equal to her actual monthly income loss of \$6,000. After 9 months, Elizabeth begins to receive her first monthly benefit payment.

TOTAL

Over the past 12 months Elizabeth has lost \$45,000 of her income. If Elizabeth continues to be disabled, benefit payments will continue up to her maximum benefit period.

MassMutual's EPR – Elizabeth has received a total of \$52,200 of benefit payments during a 12-month period.

Partial Disability Rider with an Income Loss Requirement – During the same 12-month period, Elizabeth received a total of \$18,000 of benefit payments.

MassMutual's flexible definition of partial disability and no income loss requirement in the first 6 months may provide you with a substantial added benefit in the event you become partially disabled.

³ Partial Disability Riders may vary by carrier. It is important to review actual terms of coverage provided by any rider. This is only a general example.

Radius Choice is not available in all states.

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

For costs and complete details of coverage, call your agent or MassMutual at 1-800-272-2216 for a referral to an agent.

New York policies: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 51.0 percent. This ratio is the portion of future premiums which the company expects to return as benefits, when averaged over all the people with this policy.

