

Details on MassMutual's DI multi-life discount program changes

Review updates, exclusivity details and revised resources

We continue to look for opportunities to improve your ease of doing business with MassMutual. That is why we were excited to [communicate](#) the good news that MassMutual had updated the multi-life discount program on our fully underwritten Radius Choice disability income (DI) insurance business.

Updates to the illustration system, reference materials, and forms were completed as of April 1. We had a delay in sharing the reduced list of MassMutual exclusive list of Medical Resident/Fellows and Dental Resident Groups and the transition rules for use of the new consolidated group identification numbers (GINs). We want to thank you for your patience while details of the program changes were finalized.

GIN exclusivity changes

As of April 17, changes have been implemented to that improve ease of doing business:

- Reduced list of [MassMutual exclusive list of Medical Resident/Fellows and Dental Resident Groups](#).
- **Consolidated medical and dental resident GINs** to use with residents not covered by the remaining exclusive GINs.
- Follow the [transition rules](#) for use of the new consolidated GINs.
- Contact your [MMSD DI Sales Team](#) to confirm the GIN and associated discount available for use.

Phases of program changes

Changes implemented during **phase one effective immediately** include:

- **Unisex pricing will no longer be available for non-employer-paid multi-life discounts;**

only gender-distinct rates will apply.

- Reduction of GIN exclusivity.
- Updates to program guidelines.

In phase two, we will **redesign** the program and **revisit** pricing, occupation classes, and compensation.

Transition to gender-distinct rates

As of April 1, fully underwritten Radius Choice business criteria has changed:

- **Gender-distinct rates and associated discounts** now apply for all new multi-life business except in employer-paid groups.
- **For GINs changed to gender distinct:** applications signed after March 31 receive the gender-distinct rates and associated discounts.
- **Gender-neutral rates and discounts** remain in effect for employer-paid groups.
- **New GINs** have been issued for non-employer-paid groups that have changed to gender distinct.
- **New GIN setups** for employer groups will be either employer-paid or employer multi-life. Employer-endorsed groups will not be established.

Available resources

The following materials have been updated:

- Help protect your client's income...at a discount ([DI1914NY](#) and [DI1913](#)).
- [GIN Guidelines for Fully-Underwritten DI Business](#).
- [DI Insurance Reference Manual for Fully Underwritten Business \(DI1075 0223\)](#).
- [Brokerage DI Discount & Employer Group Billing Request \(F6749\(B\)\)](#).
- [New Business Checklist](#).

*F6749 and F6749(B) are no longer in the Life/DI New Business Application Supplements Package (A2000SP), as they must be used before taking applications.

Contact your [MMSD DI Sales Team](#) to learn how the multi-life discount program changes and how they could positively impact your business.

Further info

- Run new MassMutual Radius Choice [sales illustrations](#).
- Contact your [MMSD DI Sales Team](#).
- Go to the [MMSD DI Marketing Hub](#) for resources.



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