
From: Neal, Richard <RNeal12@massmutual.com>
Sent: Tuesday, April 19, 2022 4:21 PM
To: Bonner, Corinne <Corinne.Bonner@tellusbrokerage.com>
Subject: MassMutual Radius Choice now available in all jurisdictions with new increased I&P limits

Good Afternoon Corrine – please distribute the message below to Tellus member offices. Thanks

Richard Neal

Key Account Manager | Life & DI | MMSD

T: (413) 244-6287

MassMutual Strategic Distributors

1295 State Street | Springfield, MA 01111

[MassMutual.com](https://www.massmutual.com) | [RetireSmart](#) | [Facebook](#) | [Twitter](#) | [LinkedIn](#)

MassMutual Radius Choice now available in all jurisdictions with new increased I&P limits

Effective April 23, including CA, DC and NY

MassMutual's Radius Choice disability income (DI) insurance product, which launched early 2021 in most jurisdictions, will now be available in California, the District of Columbia, and New York on April 23. Increased Issue and Participation (I&P) Limits also will be available in all jurisdictions.

The enhanced Radius Choice features **more competitive pricing** and **occupation classes**, greater flexibility for **future coverage increases**, more **competitive contract language**, and **underwriting enhancements**.

The new product was approved by your firm for sale in 2021.

More competitive pricing and occupation classes

When updating Radius Choice, MassMutual reviewed all occupation classes and pricing to be more competitive:

- **Premiums for some occupation classes were adjusted** to align with competitors more closely.

- **A new 5A/3 occupation class** was added.
- **Unisex premiums were adjusted** to use a 60/40 blend of male/female rates.
- **Extended Partial Disability Benefits Rider premiums were made more consistent** across ages and occupation classes.

Greater flexibility for future coverage increases

Benefit Increase Rider enhancements allow off-anniversary increases for certain qualifying events described in the rider.

More competitive contract language updates

- **Own Occupation Rider.** The definition of "Occupation" includes language for medical/dental specialties.
- **New Endorsement.**¹ This endorsement, automatically included at issue, clarifies disabilities excluded from coverage, updates the definition of Sickness, and defines Complications of Pregnancy.²
- **Maximum Benefit Period Endorsement (MBPE).** This new endorsement, available for new business at an additional cost, removes the 24-month Mental Disorder Limitation from the policy.³ If MBPE is attached to the policy, benefits for a disability caused or contributed to by a Mental Disorder will have the same Maximum Benefit Period as any other disability. MBPE cannot be removed once the policy is in force. MBPE is not available in California.

New underwriting enhancement

Increased I&P limits for 4A and 5A occupation classes will be available in all jurisdictions on April 23, 2022. The maximum issue limit will increase to \$20,000 in California, Florida, and Puerto Rico, and to \$30,000 elsewhere; however, when applying for the Future Insurability Option Rider (FIO) the combination of Base, Social Insurance Rider (SIR), and FIO will never exceed \$20,000. See the Disability Income Insurance Reference Manual ([DI1075](#)) for more details.

Product variations by state

California

- The Maximum Benefit Period Endorsement (MBPE) is not available in California.
- A new CAT Rider in California, CAT-RC-21 (CA), will provide benefits for Presumptive Disability only.
- The 730-day Elimination Period is no longer available in California.

New York

- New Endorsement in New York, EDI-36-RC(NY), will update the definition of Rehabilitation Program and the Rehabilitation Benefit, Duty to Cooperate, and Misstatement of Age provisions.
- A new Social Insurance Substitute Rider (SIR) in New York, will not be paid for any month that benefits are payable from any Other Benefit Program.
- The 5% Life/DI Cross Sell Discount will no longer be available in New York.

Transition rules and resources

For California, the District of Columbia, and New York, where the new version of Radius Choice will be available April 23:

- **April 15: Sales illustrations and marketing materials** available for the new Radius Choice.
- **April 23: First day to submit applications for the new Radius Choice.** Both the old series and the new series will be available for sale through May 5. The new application must be

used for all submissions (old and new series) beginning April 23. An illustration must be submitted with applications for the old series product.

- **May 5: Deadline for signing applications for the old series version of Radius Choice.** The old series will no longer be available for sale after May 5; applications signed after May 5 must be for the new version of Radius Choice.
- **Aug. 3: Last day illustrations for the old series version of Radius Choice will be available** to support the policy delivery (Aug. 3 is 90 days after the last date for applications to be signed).

See complete [transition rules](#) for California, the District of Columbia, and New York.

Key resources launched April 15 in California, the District of Columbia, and New York:

- Client- and producer-use marketing material.
- Sales illustrations.
- Updated DI reference manual for more details on the new product and state variations.

Please contact your [MMSD DI Managing Director](#) with questions and case design assistance.

-
1. EDI-35-RC endorsement.
 2. The Endorsement will not reference "Complications of Pregnancy" in Montana.
 3. MBPE is not available for some occupations (refer to the updated DI reference manual) and is subject to home office approval, except in Vermont where it is required by law on all policies with a benefit period greater than two years.

Radius Choice (policy form #XLIS-RC-15 et al., XLIS-RC-16(FL), and ICC 15-XLIS-RC in certain states including North Carolina) is issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

FURTHER INFO

- [Resources](#) can be found on the [MMSD DI Hub](#).
- Contact your [MMSD Life and DI Key Account Manager](#).



FOR FIRM USE. NOT FOR USE WITH THE PUBLIC.



© 2022 Massachusetts Mutual Life Insurance Company (MassMutual®), 1295 State Street, Springfield, MA 01111-0001. All rights reserved. www.MassMutual.com.

This e-mail transmission may contain information that is proprietary, privileged and/or confidential and is intended exclusively for the person(s) to whom it is addressed. Any use, copying, retention or disclosure by any person other than the intended recipient or the intended recipient's designees is strictly prohibited. If you are not the intended recipient or their designee, please notify the sender immediately by return e-mail and delete all copies

**** This message was sent via secure encryption. ****