



Worksite Smarter.

Group Accident Insurance:
Financial relief for life's curve balls



A benefit you can offer where everybody wins

Creating a workplace where people feel supported and confident about their financial future begins with the choice you make in a benefits partner. Because when your employees are confident about their financial futures, chances are they're more productive in the present. MassMutual® helps you to build a committed workforce, with protection solutions and guidance to help your employees improve their financial wellness.

Your employees' financial health is just as important as their physical health

If your employees have an injury due to a covered accident that renders them unable to work, costs can add up fast. With MassMutual Group Accident Insurance, employees can feel prepared for the unexpected with a policy that can help cover expenses that may not be covered by their major medical insurance.

Group accident insurance provides your employees with a lump-sum benefit paid directly to them, which can be used as they choose. This means added financial resources to help with medical costs or unexpected expenses. It is insurance that is flexible, convenient, and portable.¹

Financial readiness, readily available. **You've got this.**

¹ Portability is not available in AK, CO, FL, KY, NJ, NY, OH, TN, VT.

Financial protection for when the unexpected happens

Accidents happen, and while it's impossible to completely prevent them, (that's why they are called accidents), preparations can be made for offsetting their financial impact. When people get hurt, they incur expenses. It's difficult for anyone to focus on recovery when outstanding bills are piling up.

MassMutual Group Accident Insurance provides your employees with a lump-sum benefit paid directly to them. That money can be used however they see fit. It can be used for personal expenses, bills, or out-of-pocket medical costs. Providing financial protection for your employees in the face of life's unexpected events brings comfort, and may minimize stress, which can help you to build a more productive workforce.

FLEXIBLE. You know your employees — so you decide on the right coverage options. You have the flexibility to design coverage levels and optional benefits to complement your total benefits package.

CONVENIENT. Available to individuals and families, it covers the curve balls life can throw with a lump-sum benefit paid directly to your employees so they can focus on healing and spend less time worried about expenses.

PORTABLE.¹ Employees can take their coverage with them if they leave the company.

Why group accident insurance?

- With high-deductible health plans, employees face more out-of-pocket medical expenses.
- Regardless of how good your health care plan is, an injury from an accident may result in extra out-of-pocket expenses and loss of income during recovery.
- Group accident insurance can help offset accident-related, out-of-pocket expenses and protect discretionary funds from unexpected events.

¹Portability is not available in AK, CO, FL, KY, NJ, NY, OH, TN, VT.

A valuable benefit aligned to your strategy

Making MassMutual Group Accident Insurance part of your voluntary benefits package provides your employees the ability to help prepare for the unexpected.

For your company

PRODUCT PORTFOLIO STRENGTH.

We offer voluntary protection benefits for each employee.

FINANCIAL WELLNESS INNOVATION.

With easy-to-use online tools and helpful educational resources, your employees can take control of their financial life right at work.

ENGAGEMENT MADE SIMPLE. A dedicated support team will help you design and administer the right voluntary benefits offering — making it easy to get your employees on board now, and introduce new options in the future.

For your employees

ACCESS. Coverage available to all actively at work employees.

CONVENIENT. Easy enrollment and pay roll deduction.

COVERAGE. The lump-sum payment is sent directly to your employees to spend as they see fit.

PORTABLE.¹ Even if employees leave the company, they can take their coverage with them.



¹Portability is not available in AK, CO, FL, KY, NJ, NY, OH, TN, VT.

FOR EMPLOYERS. NOT FOR USE WITH EMPLOYEES.

DID YOU KNOW...

Emergency rooms in the United States handle **35 MILLION INJURY-RELATED VISITS** per year.²

In 2018 in the U.S., there were an estimated **306,892 EMERGENCY DEPARTMENT VISITS** due to bicycle-related injuries.³

Over **37 MILLION PEOPLE** consulted a medical professional regarding an injury in 2018.⁴

² Centers for Disease Control and Prevention. National Center for Health Statistics: Emergency Department Visits. Retrieved from <https://www.cdc.gov/nchs/fastats/emergency-department.htm>. 2018.

³ Centers for Disease Control and Prevention. Web-based Injury Statistics Query and Reporting System (WISQARS). Atlanta, GA: Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Available at <https://www.cdc.gov/injury/wisqars/LeadingCauses.html>. 2018.

⁴ National Safety Council, "Injury Facts 2018 Edition." <https://injuryfacts.nsc.org/home-and-community/home-and-community-overview/introduction/>

A trusted leader



With nearly 170 years in the insurance industry, we have a long history of remaining strong during changing market conditions. Our financial strength ratings⁵ are among the highest of any company in any industry.



MassMutual Worksite was created to reach more people with the products and tools they need to secure their future and protect the ones who matter most. As a recognized leader in workplace solutions, we are committed to helping you do more for your employees.



As a mutual company, MassMutual does not have shareholders. The company is managed with the long-term interests of its members and policyowners in mind, and we work every day to make decisions to help them meet their needs in the future.

⁵ Financial strength ratings are as of 3/1/2021: A.M. Best A++ (Superior); Fitch AA+ (Very Strong); Moody's Aa3 (High Quality); Standard & Poor's AA+ (Very Strong). Ratings are for Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are subject to change.

How it works

Your employee's teenage daughter is part of the premier travel soccer team and, at a recent game, she collided with another player, resulting in a knee injury.



Due to the injury, she goes to an urgent care center.



Your daughter needs the following services:

An MRI, which shows she has a torn knee ligament (requiring surgery), and two follow up visits followed by three physical therapy sessions.*



Your employee promptly files a claim.



The total benefit payout is \$1,125.

However, because of the child organized sporting activity benefit, your total benefit amount increases by 25 percent and a final lump-sum total of \$1,406.25 will be sent directly to your employee.

The example reflects the high-coverage plan design. This example is for illustrative purposes and is not binding. Benefit amounts vary by state.

* Considered minor surgery in NH.



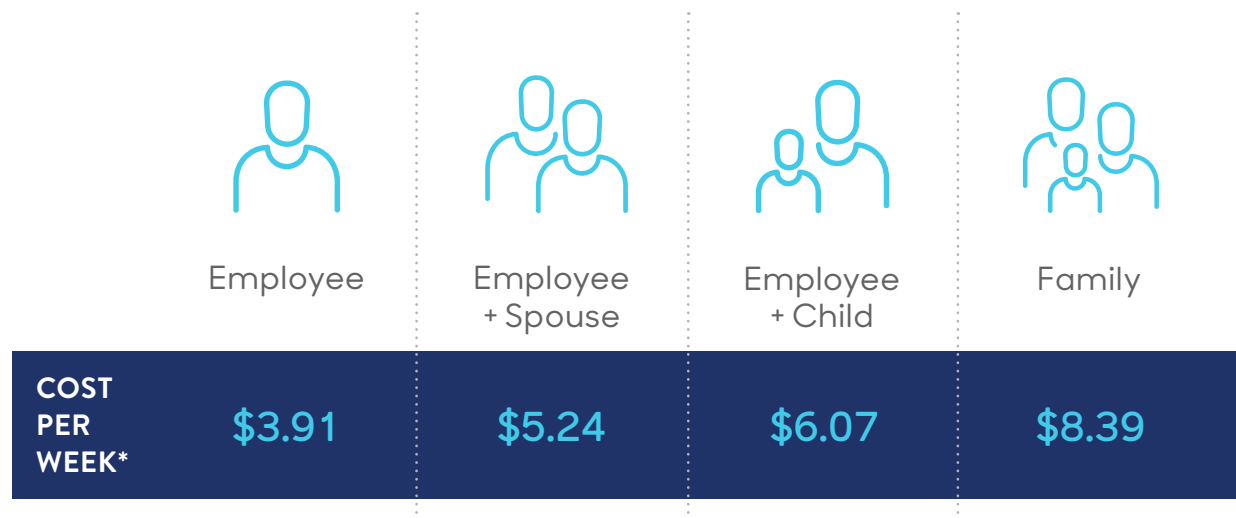
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Why group accident insurance makes sense

Whether your employee is an athletic single or has an active family of five, everyone is vulnerable when it comes to accidents.

Only 39 percent of Americans said they could cover a significant, unexpected expense outside his or her budget, such as \$1,000 for an emergency room visit, with cash they have on-hand in a savings account or checking account.⁶ Accident insurance can help to fill that gap and allow your employees and their families to focus on recovery, without the additional financial pressure.

So about how much is the weekly cost for your employees to have 24-hour family coverage?



* This example is for illustrative purposes only. The rates shown reflect the approximate rates for the least expensive of three available plan designs with the Wellness Benefit. Benefit amounts vary based on plan design. These rates are not available in all states.

⁶ Bankrate “Survey: Fewer than 4 in 10 Americans could pay a surprise \$1000 bill from savings”, January 11, 2021. <https://www.bankrate.com/banking/savings/financial-security-january-2021/>

Product specifications⁷

Plan Design options:	You have the option to choose the benefit level amount, ranging from low to medium to high. The associated premium varies upon the benefit level amount chosen. You elect to include spouse and dependent child coverage options under the plan.
Ownership:	You complete an application for a group policy and select the options to be made available to your employees. A group policy is issued to you by Massachusetts Mutual Life Insurance Company. Your employees receive group insurance certificates describing their coverage.
Who is eligible:	Employee: ages 18–75 Spouse: ages 18–60 Dependent children: Under age 26 and claimed as a dependent for federal tax purposes.
Simple application, Guaranteed Issue:	Guaranteed Issue (GI) underwriting of a certificate requires an application that confirms the insured is actively at work.

⁷ Covered benefits, benefit amounts, provisions, and optional benefits vary or may be unavailable in some states. Please refer to the offer letter for specific coverage information for your plan.

Benefit categories

Emergency benefits:	<ul style="list-style-type: none"> • Emergency room treatment • Urgent care or emergency physician treatment • Ambulance air • Ambulance ground 	<ul style="list-style-type: none"> • Emergency dental treatment • Epidural pain management • X-Ray benefit • Accident follow-up treatment
Confinement benefits:	<ul style="list-style-type: none"> • Hospital⁸ and ICU admission • Hospital⁸ confinement • ICU confinement 	<ul style="list-style-type: none"> • Physical therapy • Rehabilitation unit confinement • Surgical procedures
Specific injury benefits:	<ul style="list-style-type: none"> • Coma • Concussion • Burns / skin grafts • Dislocation* 	<ul style="list-style-type: none"> • Eye injury • Fracture* • Laceration • Paralysis
Additional care benefits:	<ul style="list-style-type: none"> • Adaptive home and vehicle benefit • Blood/plasma/platelets • Lodging • Medical appliances (crutches, wheel chair, brace) 	<ul style="list-style-type: none"> • Major diagnostic exams • Transportation • Prosthesis
Additional benefits:	<ul style="list-style-type: none"> • Child organized sporting activity benefit (25%) 	<ul style="list-style-type: none"> • Waiver of premium benefit
Death and dismemberment benefits:	<ul style="list-style-type: none"> • Accidental death common-carrier • Other accidental death⁹ 	<ul style="list-style-type: none"> • Accidental dismemberment

* With and without surgery.

⁸ “Hospital” is a defined term in the contract which excludes certain facilities that provide institutional care such as a nursing home, convalescent home or extended care facility.

⁹ Excludes accidental death due to hazardous activity in most states.

DEPENDENT COVERAGE

Child organized sporting activity benefit:

MassMutual will increase the benefit amount by 25 percent if an insured dependent child is injured in a covered accident prior to age 19 while participating in an organized sporting activity, and suffers a loss for which a benefit under the group policy is payable.

This benefit is not payable for injuries that are caused by, or occur as a result of, an insured dependent child participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching; or racing any type vehicle in an organized event. This benefit is limited to \$1,000 per certificate, per calendar year.

ADDITIONAL EMPLOYER-ELECTED COVERAGE OPTIONS¹⁰

Wellness benefit:

The wellness benefit will pay \$50 to the certificate owner after the first certificate year. The insured must complete one of the health screening tests listed in the certificate. Only one benefit is payable per calendar year, regardless of how many insureds undergo a health screening test or how many health screening tests the insureds complete.

Accident disability benefit:

MassMutual will pay a monthly benefit for up to two years while the employee meets the certificate's definition of total disability.

Additional benefit conditions include:

Available only to employees age 18-60

Expires at age 67

You elect the elimination period and the payment duration for the accident disability benefit at the time of the application for the group policy.

¹⁰ Covered benefits, benefit amounts, provisions, and optional benefits vary or may be unavailable in some states. Please refer to the offer letter for specific coverage information for your plan.

EXCLUSIONS¹¹

MassMutual will not pay benefits for any loss caused by, contributed by, or resulting from any of the following:

- Intentionally causing or attempting to cause a self-inflicted injury;
- Committing or attempting to commit suicide while sane or insane;
- War, declared or undeclared, or any act of war including acts of terrorism;
- Service in the military forces or any auxiliary unit of the armed forces of any country at war or in any civilian noncombatant unit serving with those forces. “War” includes undeclared war and any act of war. “Country” includes any international organization or group of countries;
- Having any disease or bodily/mental illness, or degenerative process or any related medical/surgical treatment, or diagnostic procedures for such disease, illness or degenerative process;
- Traveling outside the territorial limits of the United States, except under the common-carrier accident death benefit;
- Being intoxicated or under the influence of alcohol, or taking, inhaling or injecting of any drug, hypnotic or narcotic, accidentally or otherwise;
- Committing or attempting to commit an assault or felony;
- Participating in a riot or insurrection;
- Operating, learning to operate, serving as a pilot, officer or member of a crew of an aircraft; having duties aboard an aircraft; or giving or receiving any kind of training or instruction aboard an aircraft; or jumping or falling from any aircraft, including those which are not motor-driven;
- Participating, or attempting to participate in an illegal activity or working at an illegal job;
- Riding in, or driving any motor-driven vehicle in a race, stunt show, or speed test;
- Driving any taxi, livery, or car service or an intrastate/interstate long-distance vehicle for wage, compensation, or profit;

¹¹ Exclusions vary by state. Refer to your offer letter for state specific exclusions.

EXCLUSIONS (cont.)¹¹

- Participating in any professional or semi-professional organized sport;
- Hazardous activities such as participating in sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, zip lining, or mountain/rock climbing;
- Having cosmetic surgery (except reconstructive surgery required due to an injury resulting from a covered accident), or other elective procedures that are not medically necessary, or having dental treatment, except as a result of a covered accident;
- If the coverage is off-the-job, an injury arising from any employment, or covered by worker's compensation insurance;
- MassMutual will not pay benefits for any loss treated outside the United States

¹¹ Exclusions vary by state. Refer to your offer letter for state specific exclusions.



MassMutual can help you create a workplace where people feel supported and confident about their financial future. Our experience in employee financial wellness allows you to provide your employees with easy access to flexible solutions and educational tools to help them build a more secure financial future and protect what matters most.

To learn more, visit [MassMutual.com/retirement/worksite-benefits](https://www.massmutual.com/retirement/worksite-benefits) or call **1-855-877-6161**.

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MassMutual Group Accident Insurance provides limited benefits. Like most group accident and health insurance policies, this policy has exclusions and limitations that may affect any benefits payable. Some benefits have limited availability based on age. Benefits payable are subject to the terms and conditions of the policy. MassMutual has the right to change rates and may cancel the policy at any time. The policy, its name, benefits and its provisions may vary or be unavailable in some states. See the actual policy or your MassMutual representative for specific provisions and details of availability.

Group accident insurance (GPAC), (MM-GCAC-2015 and MM-GCAC-2015(NC) in North Carolina) is limited benefit non-participating group insurance. The GPAC policy and GCAC certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

