



# Protecting Your Medical Occupation

Radius Choice Disability Income Insurance

Own Occupation Rider

Massachusetts Mutual Life Insurance Company – MassMutual®

NOT FOR USE IN CA, DC, NM, AND NY.

## MassMutual is a leading provider of disability income insurance to physicians.

Our premier disability income (DI) insurance product, Radius Choice, provides a monthly benefit to replace a portion of your income if you become too sick or hurt to work and offers options to tailor coverage for your specific needs as a physician.

And when tailoring your coverage, one of the most important features to consider is the definition of disability. This determines what must occur in order to qualify for disability benefits.

### Insurance companies have different definitions as to what qualifies as disabled.

While there are several definitions of disability, an **"own occupation"** definition can provide important protection to physicians.



### What is "own occupation"?

In general, an Own Occupation definition of disability means you cannot perform the main duties of your regular occupation due to sickness or injury and you **are working in another occupation.**

This definition will allow you to be employed in another occupation if you are unable to work in your own occupation **without jeopardizing your disability benefit payments while on claim.**

### Hypothetical Example:

Kristin is a surgeon and purchased a disability income insurance policy with the own occupation definition of disability.

**Kristin becomes totally disabled** with a hand injury and can no longer perform surgeries.

**She begins receiving disability benefits.**

**Two years later** uses her medical training to teach others as a college professor. Because Kristin purchased a DI policy with an own



occupation definition of disability, she continues to receive disability benefits while also receiving her professor salary.

**This example is for illustrative purposes only. This information does not, nor is it intended to, alter or supersede the provisions of the policy. Every claim must be reviewed individually with consideration given to the particular facts, the provisions of the policy, and state laws applicable to each situation.**



At MassMutual we know the importance of income protection, **especially within the medical community**. Our Own Occupation Rider, available for an additional cost on a Radius Choice policy, provides you with an own occupation definition of disability.

After satisfying the applicable waiting period (elimination period in FL), the Own Occupation Rider provides benefits when the insured cannot perform the main duties of his/her occupation due to sickness or injury; is working in another occupation; is under a doctor's care; and has a disability that begins while the Own Occupation Rider is in force.

Your Occupation is your regular profession(s) or business(es) at the start of disability for which you receive or can receive remuneration.

The Own Occupation Rider also has language clarifying the definition of Occupation for physicians who have narrowed their work to a specialty:

**If your Occupation is that of a medical or dental specialty, and the main duties of that specialty are verified by the Billing Codes<sup>1</sup> for the 12 months before Disability began, we will deem that specialty to be your Occupation.**



This makes MassMutual a great choice for physicians looking to secure their income with disability income insurance.

## MassMutual – A leader in disability income insurance to physicians

Established in 1851, MassMutual has been providing disability income insurance since 1965. Our mutual structure, along with our long-term business approach, has helped keep us strong. This strength means we will be here when you need us most.

**\$5,130,000,000**

total DI benefits paid to MassMutual policyowners<sup>2</sup> 2005-2020



**Protecting  
257,000**

DI policyowners<sup>2</sup> as of year end 2020

**MassMutual has some of the highest financial strength ratings<sup>3</sup> of any company, in any industry.**

Help secure your future by protecting part of your income. Let MassMutual help you get there.

This is a general description of coverage provided by the Own Occupation Rider. If there is a conflict between this description and the contract, the terms of the policy and rider will govern.

# MassMutual...

## Helping you secure what matters most.

Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love.

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Learn more at [www.MassMutual.com](http://www.MassMutual.com).

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<sup>1</sup> Billing Codes mean codes generally accepted by the healthcare and insurance industries, such as Current Procedural Terminology (CPT) or American Dental Association (ADA), that are used to identify and describe medical, surgical, diagnostic, or dental services directly performed by the Insured.

<sup>2</sup> Data is for all disability income insurance policies issued by MassMutual.

<sup>3</sup> Financial strength ratings are as of 7/1/2021: A.M. Best Company: A++ (Superior); Fitch Ratings: AA+ (Very Strong); Moody's Investors Service: Aa3 (High Quality); Standard & Poor's: AA+ (Very Strong). Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). Ratings are subject to change.

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. Policies have exclusions and limitations. For cost and complete details of coverage, please call your MassMutual representative or MassMutual at **1-800-272-2216** (press 3) to be referred to a representative in your area.

