

# MassMutual DI Claims

Here when you need us most

Our policyowners purchase disability income (DI) insurance with the hope that they'll never need to use it, but if the unfortunate should happen, Massachusetts Mutual Life Insurance Company (MassMutual) will be there.



## Muscle/Bone Disorders 28.6%

Arthritis, herniated or degenerated disk, back pain, spine/joint disorders, etc.



## Cancer 15.1%

Breast cancer, prostate cancer, lymphoma, tumors, etc.



## Injuries 10.3%

Fractures, sprains and strains, dislocations, etc.



## Mental Disorders 8.3%

Depression, anxiety, substance abuse, etc.



## Cardiovascular 8.7%

Hypertension, heart disease, heart attack, stroke, etc.

## All Other 29%



**\$3,708,914,000**

Total disability income (DI) insurance benefits paid to MassMutual policyowners from 2005 – 2016

**\$334 Million**

of disability benefits paid in 2016

Protecting **235,000**

DI policyholders as of year end 2016

MassMutual's average monthly payment in 2016:

**\$3,300**



Average duration for all MassMutual DI claims based on claims incurred from 1986 – 2016: **4 Years**

**71%**

say it would be "somewhat or very difficult..."

...to meet their current financial obligations if their paycheck were delayed by a week.<sup>2</sup>



## Weighing the odds

The chance of missing work for three months or longer as a result of illness or accident is far higher than most employees realize, especially when lifestyle, profession and other factors are considered.

Many employees believe their odds of becoming disabled for at least 3 months are 1%<sup>3</sup>



**25%**

of today's 20-year-olds will become disabled before age 67.<sup>4</sup>



<sup>1</sup> The 2014 Council for Disability Awareness Long Term Disability Claims Review.

<sup>2</sup> The American Payroll Association, 2017 Getting Paid in America survey.

<sup>3</sup> Council for Disability Awareness 2013 Disability Divide Employer Disability Awareness.

<sup>4</sup> U.S. Social Security Administration, Fact Sheet September 2017.

Disability income insurance policies are 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.