

MassMutual's Military Physician and Dentist Underwriting Program



Receiving incentive and bonus pay allows for military physicians and dentists to be **eligible for Individual Disability Income Insurance and eligible for a 25% Multi-Life Discount with gender distinct rates (94430c)**¹. Retirement pay is calculated based on time in service and rank only. Only base pay is protected by Disability retirement allowance. As a result, a disabled military physician or dentist who separates from the service would not have disability benefits payable on incentive and bonus pay.

Procedure

To be considered, we will require the following information:



Current length of service



Discharge date if that has been decided upon



Current paystub to determine breakdown of base pay, incentive and bonus pay

UNDERWRITING GUIDELINES:²

Group	Current Length of Service	Remaining Years of Service	Formula Calculation
1	<10	<20	<ul style="list-style-type: none"> Use Non-taxable/No GLTD limit chart 50% of base pay x .70 Add any bonus, incentive, and civilian pay to above to determine total insurable income. <ul style="list-style-type: none"> – Moonlighting from any source (Non-Military) can be included, if consistent and anticipated to continue
2	<10	>20	<ul style="list-style-type: none"> Use Non-taxable/No GLTD limit chart 75% of base pay x .70 Add any bonus, incentive, and civilian pay to above to determine total insurable income <ul style="list-style-type: none"> – Moonlighting from any source (Non-Military) can be included, if consistent and anticipated to continue
Intern Resident	N/A	N/A	<ul style="list-style-type: none"> Maximum \$2,000 of monthly base benefit amount If paystub is submitted, we will use the Group 1 formula; not to exceed the Starting Professional Limits³

- Group 1 and 2 are subject to the maximum Issue and Participation Limits.
- Pay does not include Housing and Food allowances.
- We will follow our current guidelines for bonus and incentive pay.
- Radius Choice product, features, and riders subject to state availability.⁴

Express DI Underwriting Program⁵:

Based on age and amounts, Military Physicians and Dentists may qualify under the Express DI Underwriting Program; however, income documentation is required as we need to determine the breakdown of the income as noted in the procedure section above. The exception to this is the Interns and Residents who are applying for the maximum \$2,000 of monthly coverage.

Example using Group # 1:

Base Pay	\$5,000/month
Incentive & Bonus Pay	\$5,000/month
Total Military Pay	\$120,000/year
Civilian Pay	\$5,000/month
Total Compensation	\$180,000/year



1. Calculate the client's income from all sources:

- Base pay \$60,000 + Incentive & Bonus pay \$60,000 + Civilian pay \$60,000 = **\$180,000 total compensation**
- Determine coverage available based on \$180,000 total compensation using Non-Taxable and no Group LTD chart = **\$8,250 per month**

2. Calculate military base pay offset:

- Determine monthly base pay offset per Underwriting guidelines above — $\$5,000 \times 50\% \times .70 =$ **\$1,750 per month offset**

3. Calculate total monthly benefit amount available:

- Coverage available based on \$180,000 total compensation (Step 1) = **\$8,250 per month**
- Less military base pay offset (Step 2) = **\$1,750 per month**
- Total monthly benefit amount available $\$8,250 - \$1,750 =$ **\$6,500 per month**

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¹ Not available in New York

² Subject to underwriting review. We reserve the right to discontinue this underwriting program at any time.

³ Please refer to the Starting Professional Program, DI75003.

⁴ We reserve the right to rate, modify, exclude, or decline coverage based on our findings.

⁵ Please refer to Express DI Underwriting, DI1982.

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.

