

## Introducing ESP - The Exam Substitute Program

### An Underwriting Alert

Not only does MassMutual® help people secure their future and protect their loved ones with life insurance, we are making the journey to financial protection even easier with ESP, the Exam Substitute Program.

This new program allows the use of existing medical information contained in an applicant's personal medical records to bypass the paramedical exam process for policies over \$3 million through \$20 million.

### What does ESP mean for you?

- **Easy** - no medical exams or lab work
- **Streamlined** - quicker submission process and timely decisions
- **Premier** - up to \$20 million of coverage for qualifying applicants

For more information about this program, contact your MassMutual sales team.

FOR FINANCIAL PROFESSIONALS.  
NOT FOR USE WITH THE PUBLIC.



## PROGRAM REQUIREMENTS AND GUIDELINES

<b>Insurance Ages</b>	30-60
<b>Plans &amp; Riders</b>	Individual Whole Life only All riders available
<b>Policy Amounts</b>	\$3,000,001 - \$20 million
<b>Risk Classes</b>	Standard or better
<b>Medical Requirements</b>	<p><b>\$3,000,001 to \$10M requires:</b> APS to include a complete physical exam with vitals and labs (including lipid and comprehensive metabolic panels) within 12 months</p> <p><b>\$10,000,001 to \$20M requires:</b> APS to include an executive physical within 12 months</p> <p>For applicants ages 50 to 60, normal cardiac testing within the previous 12 months is required (For example, resting ECG, stress test, NTproBNP, CTA, calcium score)</p>
<b>Tobacco Use</b>	Applicants with any history of tobacco use within the past 5 years must go through the traditional paramedical exam process (unless applying for tobacco rates)
<b>Additional Forms</b>	An <a href="#">ESP Submission Cover Sheet/Checklist (U1025)</a> must be provided at the time of case submission
<b>Part 2 Completion Options</b>	Agent completed Non-Medical Part 2; or Tele-Client Medical Interview (TCMI)

### ESP Program Exclusions:

- Foreign nationals
- Professional athletes
- High risk avocations and occupations
- Cases requiring a rating or flat extra premium
- DI Concur cases

### Additional Notes:

- Clients may need to submit additional information or requirements at the discretion of underwriting (e.g., paramedical exam, insurance labs)
- When utilizing the ESP program, all other U98/underwriting requirements remain necessary including a Part 2 (Agent completed Non-Medical or Tele-CMI)

**FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.**

