

State Cash Sickness Benefits Underwriting



MassMutual® has enhanced their underwriting to make it easier for your clients who reside in states with a **State Cash Sickness Benefit (SCS) Offset** by eliminating the need to offset for SCS benefits in most situations.

Residents of these states currently have State Cash Sickness Benefit Programs.

- California
- Hawaii
- New Jersey
- New York
- Puerto Rico
- Rhode Island

New State Cash Sickness Benefits Underwriting Guidelines

Group Long Term Disability inforce	No longer require an offset for State Cash Sickness for all occupation classes.
No Group Long Term Disability inforce	For 3A/3P, 4A/4P, 5A/5P no longer require an offset for State Cash Sickness. 2A or A occupation classes must continue to purchase the Social Insurance Rider which offsets for State Cash Sickness.

MassMutual reserves the right to change the guidelines at any time.

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