

TDIA is available for all policies applied for with the DI F26 application:

- Radius
- FlexElect
- Radius Transitions Select
- RetireGuard Stand Alone
- BOE

Temporary Disability Insurance Agreement Helping you provide more value to your clients.

With the Temporary Disability Insurance Agreement (TDIA),* you can now make available to your eligible clients **limited, temporary disability income insurance coverage** while their applications go through the underwriting process.

In addition, the TDIA provides your clients with **health insurability protection** – putting a ‘hold’ on their health status. This provides eligible proposed insureds the protection of being issued a policy with limited benefits even if there is a change in health status before the policy is issued.

Some important points regarding TDIA you should know are:

- Provides limited, temporary disability income insurance coverage to those eligible:
 - Up to \$5,000 per month
 - Up to 24 month benefit period
 - Waiting period at least 90 days
- Puts a ‘hold’ on eligible clients’ health status
- Provides a maximum of 75 days** of coverage while insurability is determined
- Forms and other requirements:
 - F26 application to include the Part 1 non-medical questions
 - TDIA Form # FR1133
 - Client must provide minimum advanced payment equal to one month’s premium
 - Completion of all required medical exams and tests
- Replaces existing Conditional Receipt

* Not available in all states

** Maximum number of days may vary by state

TDIA provides more value to you.

In addition to providing more value to your clients, the TDIA also provides advantages for you, the financial professional:

TDIA helps you collect advance payment for DI:

Internal studies show that when agents submit complete applications with accompanying advance payment, DI policies are not only issued more quickly, but the agent enjoys greater success in policy placement rates. The TDIA makes it easier for you to ask for advance payment (minimum one month premium) since the eligible clients are receiving additional protection in return.

Note: You can no longer accept advance payment from proposed insureds unless they are eligible for TDIA, and form FR1133 accompanies their application.

Process to follow for *all* DI applicants:

- Step 1 | Ask Part 1 non-medical questions, even if paramed is required (F26 Application)
- Step 2 | Review responses
- Step 3 | Assess the non-medical responses against the TDIA questions (form FR1133)
- Step 4 | Decide whether or not to suggest TDIA

For more information regarding TDIA, please contact your agency's DI/LTC wholesaler or contact our Internal Sales Desk at 1-800-767-1000 ext. 22222.

Detailed information regarding TDIA can be found on MMU. To Enroll through MassMutual University (MMU):

- Go to FieldNet/My Practice/ MassMutual University.
- Click on the "Launch MassMutual University" button.
- Click on the "Catalog" link in the left navigation column and enter "TDIA" in the "Search For" box.

Policies issued by Massachusetts Mutual Life Insurance Company, Springfield MA 01111-0001. Policies have exclusions and limitations. For costs and complete details of coverage contact your MassMutual representative.

