

Temporary Disability Insurance Agreement (TDIA)

TEMPORARY DISABILITY INSURANCE AGREEMENT (TDIA) FAQ'S

Q: What is the difference between the TDIA and our current Conditional Receipt?

The Conditional Receipt does not provide any temporary or interim coverage. It sets the date when the insurance became effective. In addition to Health Insurability Protection, the TDIA provides limited temporary disability income coverage for proposed insureds who meet eligibility requirements.

Q: Does the TDIA apply to all our DI products?

No, TDIA only applies to the products noted on our F26 application with the exception of Max-Elect. Also, it should not be used for Contract Changes or Reinstatements. If Health Underwriting receives money and the TDIA on Contract Changes or Reinstatements, we will refund the money.

Q: Can a producer still submit money using our current Conditional Receipt even if the TDIA has been approved in that state*?

Health Underwriting will allow a short transition period, however we strongly

encourage immediate adoption of the new TDIA form due to its many advantages over the Conditional Receipt.

**currently not approved in CA, IL, NY, PR and VA.*

Q: What is the form number for the TDIA and are there state specific versions?

The form number for the TDIA is FR1133 and the following are state specific: DC, FL, IN, LA, ME, MD, NH, OH, OR, & WA.

Q: What should be done if the proposed insured answers yes to a TDIA question?

The TDIA process should be stopped and no advance payment should be accepted.

Q: Can a producer submit money and the TDIA form after the application has been submitted to Underwriting?

No, Any advance payment collected on a later date after the completion of the application Part 1, whether with or without a TDIA, will be refunded. No coverage under the TDIA will ever have been in effect.

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Q: If money is submitted without the TDIA form, can Health Underwriting go back and ask for the TDIA form?

Health Underwriting will allow 5 business days for the previously completed TDIA to be submitted. Please remember that the F26 to include the non-medical, TDIA form and advance payment need to have been completed, signed and dated at the same time.

Q: What if Health Underwriting develops information during the underwriting process that was not disclosed on our application or TDIA?

If we develop undisclosed medical information during the Underwriting process, we will refund the advance payment and no coverage under the TDIA will ever have been in effect.

Q: What if the paramed exam is not submitted with the application? How long should Health Underwriting allow for requirement to be submitted?

We will allow up to the maximum number of days outlined in the TDIA** before closing out the case and refunding the advance payment. However, it is in the best interest for the producer and the proposed insured to submit all outstanding requirements as soon as possible.

**Varies by State

Q- What happens if there is a change in the proposed insured's health history that occurs prior to the paramedical exam being completed?

The proposed insured's change in health status will now be considered during the underwriting decision process as the change in health occurred prior to the paramedical exam being completed. In this case, there was no Health Insurability Protection in effect.

Q: If Health Underwriter needs to reissue a policy, is the TDIA coverage still in effect?

No, TDIA coverage ends on the date the policy is first issued.

Q: What happens if a proposed insured has a change of health during the underwriting process after Health Insurability Protection is in effect?

After the effective date of Health Insurability Protection, the TDIA provides the proposed insured with the right to obtain a disability income policy with limited benefits even if there is a change in health during the underwriting process.

Q: What happens if an applicant is disabled during the underwriting process after all the requirements of the TDIA have been satisfied?

Provided this disability starts while the coverage under the TDIA is in force and continues through the end of the Waiting Period specified in the TDIA, benefits available under the Agreement become payable. MassMutual will provide a monthly benefit of up to \$5,000 for as long as the proposed insured is disabled, and up to the Maximum Benefit Period allowed under the TDIA (24 months).

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.