MassMutual

Living Well Rider for Whole Life

Frequently Asked Questions

Below you will find answers to common questions about the Living Well Rider.

Live well. Live on.

What is the Living Well Rider and who is eligible?

What is the Living Well Rider?

The Living Well Rider offers a bundle of value-added benefits related to a policyowner's health and wellness. This rider is automatically included at issue for eligible whole life policyowners in approved states. There is no charge or premium for this rider or the benefits provided. The Living Well Rider benefits and services are optional.

What benefits are offered with the Living Well Rider?

The Living Well Rider currently gives your eligible clients access to the following benefits and services.

wysa

Wysa Assure is an AI-powered app that provides everyday mental health support. Wysa Assure fosters self-reflection, emotional processing, and skill-building in a confidential, supportive space. A 12-month subscription is available to eligible policyowners at no additional cost and can be annually renewed for up to three years.

GENOMICS

Genomics' Health Insights™ provides disease risk detection. This test is an at-home genetic test that can help eligible policyowners identify their risk for common chronic conditions, including diabetes, heart disease, and certain cancers. Genomics also provides personalized, condition-specific risk estimates and tailored health advice. Not available in NY. This test is offered once while the policyowner is between the ages of 35 and 70. One test kit is available per eligible policyowner at no additional cost, even if they own multiple policies.[1]

GRAIL

GRAIL's Galleri® test is a multi-cancer early detection test that can screen over 50 types of cancer through a simple blood draw, including certain cancers with no existing screening methods. And if one were to receive a positive result, it can also help locate a cancer in the body. This test is offered once while the policyowner is between the ages of 50 and 70. One test is available per policyowner at no additional cost, even if they own multiple policies.[1]

The Living Well by MassMutual app, available to all MassMutual policyowners, offers motivation and support for tracking activity and sleep with a wearable device.

In the future we may also offer additional benefits under this rider that could include incentives, programs, services, online subscriptions, and resources designed to encourage policyowners to manage health and wellness.

[1] Minimum Face Amount requirement of $100,000 for this benefit.

Why is MassMutual® offering the Living Well Rider?

Policyowners are motivated to live well. We're motivated to help. At MassMutual, we believe in laying the foundation for longevity and quality of life by prioritizing one's total well-being — not only financial health, but also physical and mental health. That's why we offer wellness benefits, offered through a policy rider, at no additional cost.

Who is eligible for the Living Well Rider?

The Living Well Rider is automatically included on newly issued MassMutual single-life whole life policies. The Living Well Rider may not be available in all states.

Single life whole life policies only — newly issued policies (Whole Life 8 Pay, 10 Pay, 12 Pay, 15 Pay, 20 Pay, Whole Life 65, Whole Life 100, High Early Cash Value)

- Not available for policies with the LTCAccess Rider
- Not available for policies with Guaranteed Issue rate class
- Not available with qualified policies (non-qualified only)

Policy ownership:

- The primary policyowner must be the insured
- Not available for trust, corporate, or other entity ownership
- Not available to foreign nationals
- Eligible for issue ages 18–70 (issue ages 18–60 for Whole Life 65)

Policy has a contract state where the Living Well Rider is available. The Living Well Rider may not be available in all states.

Will the Living Well Rider impact the whole life insurance policy?

No. The Living Well Rider does not affect the cost, eligibility, or anything related to the policyowner's current life insurance policies.

Does the policyowner need to elect the Living Well Rider?

The Living Well Rider is automatically included with eligible whole life policies, at issue in approved states. The benefits and services offered with the rider are optional.

When are these benefits available to eligible policyholders?

Wysa Assure and the **Living Well by MassMutual** app are available when the policy is issued.

Genomics Health Insights is offered to eligible policyowners between the ages of 35 and 70. This benefit is available 90 days after issue if the policyowner meets eligibility age at the time of issue, or on their policy anniversary date after turning age 35.

GRAIL's Galleri is offered to eligible policyowners between the ages of 50 and 70. This benefit is available 90 days after issue if the policyowner meets eligibility age at the time of issue, or on their policy anniversary date after turning age 50.

Does it cost anything for the Living Well Rider or the benefits offered with the rider?

There is no charge or premium for this rider. We do not charge a cost for the benefits offered as part of the rider.

The value of these benefits may constitute income subject to federal, state, and/or local taxes. For further information, the policyowner should contact their tax advisor.

Accessing the Living Well Rider benefits

How does the policyowner access the benefits?

Policyowners can access these benefits from MassMutual's digital applications. Policyowners can register for a MassMutual account from any MassMutual digital application.

To access these benefits in context of managing policies, the policyowner can:

> **Go to MassMutual.com** site or
> **Download the MassMutual app**

To access wellness benefits from MassMutual's wellness app, the policyowner can download the **Living Well by MassMutual app.**

Data sharing, privacy, and security

Is policyowner information or test results shared with MassMutual?

Individual policyowner data and GRAIL or Genomics test results are not shared with MassMutual and will not impact their policy. Policyowner participation with these benefits is confidential.

Which data are policyowners being asked to share in the Living Well by MassMutual app?

For the Living Well by MassMutual app, a policyowner can optionally share activity and sleep data from their fitness tracker. The data is not shared with any third party and does not impact their policy.

In accordance with our **Customer Privacy Notice**, we may share this data for administrative, management, audit, and regulatory purposes.

MassMutual may periodically ask policyowners to share their candid feedback about the Living Well Rider and the Living Well by MassMutual app experience.

Additional questions about the Living Well Rider

Can Living Well Rider benefits change?

In the future, we may offer additional benefits under this rider that could include incentives, programs, services, online subscriptions, and resources designed to encourage policyowners to manage their health and wellness.

We reserve the right to change or add to these benefits from time to time or terminate these benefits at any time. The selection and continued offering of such benefits will align with MassMutual's overall Living Well Rider strategy, which will be driven by many factors, including, without limitation, MassMutual's evaluation of such benefits, expected utilization rates, cost-benefit analysis, and participant metrics.

Can the Living Well Rider be terminated?

The Living Well Rider will terminate upon the earliest of the following events:

- Death of the insured
- Policy lapse
- Written request by the policyowner to terminate the policy or the rider
- MassMutual exercising a contractual right to terminate the rider at any time for any nondiscriminatory reason
- If ownership is transferred, resulting in the owner no longer being the insured

If a policyowner terminates the Living Well Rider, can they reinstate it later?

After terminating the Living Well Rider, a policyowner cannot reinstate the rider.

Will terminating the Living Well Rider impact the life insurance policy?

No. Terminating the Living Well Rider does not affect the cost, eligibility, or anything related to the current whole life insurance policy.

Who administers the Living Well Rider benefits?

The benefits and services are administered by independent service providers (**GRAIL**, **Genomics**, and **Wysa**). The contact information for each provider is provided below:

GRAIL:
Phone: 1-833-694-2553 (9 a.m. – 8 p.m. ET M-F)
Email: **customerservice@grailbio.com**

Genomics:
Email: **support@insightsgenomics.com**

Wysa:
Email: **partner@wysa.io**

Where can I get more information about the Living Well Rider?

Financial professionals and policyowners, can visit the **Living Well Rider webpage** to learn more about the Living Well Rider and the benefits offered, including instructions for accessing the benefits.

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

Certain value-added benefits require a minimum face amount. This rider is available only for non-qualified, individually owned policies where the primary policyowner must be the insured. The rider is not available for policies owned by trusts, corporations, or other entities, nor for foreign nationals. Eligibility is limited to issue ages 18 through 70, except for Whole Life 65, which is available for issue ages 18 through 60.

The products and/or certain features may not be available in all states. State variations will apply.

Genomics' Health Insights™ test is not available in NY. Neither personal nor genetic data will be shared with third parties. Individual results are not shared with MassMutual and will not impact an individual's policy. Participation is confidential.

The value of these benefits may constitute income subject to federal, state, and/or local taxes. For further information, contact a tax advisor.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Policy guarantees and benefits are not obligations of, nor backed by, the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

MassMutual Whole Life series policies (Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.