

MassMutual Tele-CMI and paramed changes begin Sept. 16

Pilot effective through Dec. 31

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Effective Sept. 16-Dec. 31, MMSD Life New Business and Underwriting will pilot Tele-CMI and paramedical exam (paramed) changes for a better term-, whole-, and universal-life insurance underwriting experience and industry alignment.

We will review and assess results after the pilot ends Dec. 31.

Requirement eligibility and changes

In lieu of the existing Tele-CMI process, we are reintroducing the paramed (Part 2) and introducing a new Electronic Inspection Report (EIR) provider for proposed insureds using the following age and coverage amount parameters:

- **Ages 17-60** will use a paramed for amounts of \$3,000,001-\$10 million.
- **Ages 61-70** will use a paramed for all amounts.
- **Ages 71+** will continue to complete a Tele-CMI.

Transition guidelines

- **Applications submitted before Sept. 16:** Require a Tele-CMI, physical measurements, and fluids; individual consideration for a paramed and EIR may apply.
- **Applications submitted on/after Sept. 16:** Require a paramed and EIR; individual consideration for a Tele-CMI, physical measurements, and fluids may apply.
- **Physical measurements, fluids ordered/scheduled before Sept. 16:** Complete physical measurements, fluids, and a Tele-CMI.

Requirements are based on total amount at risk versus current policy face amount.

Note: Disability income (DI) insurance and concurrent (concur) DI and Life applications will continue to follow the DI Tele-CMI process.

FURTHER INFO:

- For support, call MMSD New Business & Underwriting at 1-800-601-9983, Option 4.
- For Underwriting Marketing Materials, visit our [MMSD Underwriting Digital Hub](#).



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