



One Solution Agency Small Case Program

January 2023

One Solution Agency Small Case Program

Program Overview:

- Available for Groups of 10+ Lives
 - Must generate participation of 20% or greater (based on employees electing vs. eligible employees)
 - Manage standardization of sales process, plan design and implementation
 - Understand and manage the billing process for worksite benefits
- MassMutual will implement monitoring of case performance, claims and issues to evaluate the results on a quarterly basis.

Case Criteria:

- Employer Groups only
- Green industries only
- Employees must meet eligibility requirements
- In order for the group policy to be placed, we will require the minimum outlined in the offer parameters.
- Family concentration must be below 25%
- Minimum of 10 Eligible Lives
- Census may be required for quotable industries (Appendix)

Offer Parameters:

Minimum annual premium of \$10,000 per group & average participation of 20% per group

- Whole Life only
- 10-24-Lives*
 - GI: \$75K / EI: Up to \$250K
 - Minimum certificate size of \$25,000
 - Min 5 employee applications

**Eligibility requirement applies to all benefit eligible employees with a minimum of 6 months employment*

***NOTE: parameters not guaranteed and are subject to Underwriting review*

Success Criteria:

- Performance and results of cases will be performed on a biannual basis.
- **Normal process must be followed in terms of proposal submission, SOL, enrollments and 10-day lead time prior to enrollment.**

One Solution Agency Small Case Program Conditions

The following are the book of business assumptions acknowledged for the standard insurance proposal that include this small case program:

- Existing Business: Minimum of 100 voluntary benefits clients in existing book
- Premium: Minimum Book of Business premium with MassMutual is \$1,000,000 within 12 months from the start of the first enrollment.
- Target Participation: 20% for Book of Business. Although group policies will be issued based off the number of minimum lives outlined in the offer, our expectation is that we achieve this aggregate participation target across the Book of Business. Participation calculation is based on insured employees/eligible employees. To ensure optimal participation, each producer is expected to agree to utilize enrollment best practices and apply these strategies for all enrollments associated with this offer.

*Book of Business is defined as all implemented cases based on the products shown within this agreement with MassMutual as the Underwriting Company and the producer.

One Solution Agency Small Case Program Fact Sheet

Eligibility & Requirements:

- Employer Groups Only
(See Appendix for quotable industries)
- Green Industries only
- Benefit eligible employees who have been with the company for at least 6 months
(For groups below 25 eligible lives)
- 10+ Lives
- 18 to 75 years old
- Family concentration must be below 25%
- Census may be required

Available Product & Riders:

Whole Life Only

- 10-24 Lives
 - \$75K GI and up to \$250K EI
 - Minimum \$25K certificate amount
 - Dependent Coverage
 - A minimum of 5 employee certificates must be issued in order to issue the group policy

Appendix: Examples of Quotable industries

Quotable Industries

Accounting	Management/Consulting
Administration Services (excluding temporary services)	Manufacturing (excluding those in Do Not Quote Industries)
Advertising	Municipalities (Police/Fire under 30%)
Banking	Museums
Broadcasting & Production Services	Pharmaceutical
Communications	Professional, Scientific, and Technical Services
Computer Services	Publishing
Construction	Social Services
Education	Training
Insurance Finance	Veterinary
Healthcare (excluding Substance Abuse/Rehab facilities)	Wholesale & Retail Trade
Legal	

Limited to employer groups and excludes PEOs, Associations, Affinity Groups, Credit Unions, Labor Unions & Tribal Nations.

