



DI Underwriting enhancements expand access and simplify income protection

We are excited to announce targeted updates across our military, medical, and dental programs—headlined by military program expansions and supported by simplified eligibility for future benefit growth—take effect immediately.

The Military program has been enhanced and streamlined:

- Attorneys have been added.
- Military physicians, dentists, and attorneys can access up to \$4,000/month in base benefits without a monthly pay stub—Benefit Increase Rider (BIR) and Future Insurability Option (FIO) increases will continue to require a current pay stub.
- Military resident physicians and interns now can access up to \$3,000/month in base benefits—up from \$2,000.
- Eliminated requirements for time-in-service and projected separation date.
- Simplified calculation to one offset formula.

Starting Professional BIR eligibility for medical and dental students and residents is now easier with no calculations needed:

- Medical and dental residents now qualify with \$2,500/month in base benefits.
- Final-year dental students qualify with \$1,500/month in base benefits.
- Third- and fourth-year medical students also qualify with \$1,500/month in base benefits.

Marketing resources

Find MassMutual DI marketing materials, infographics and reference guides on the [MMSD DI Marketing hub](#).



MMSD DI Marketing Hub



MassMutual DI Reference Manual (DI1075)

These updates expand who qualifies, lower entry thresholds, and reduce administrative friction—making it easier to get appropriate coverage earlier and preserve the ability to grow benefits over time.



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