

Agreement between Massachusetts Mutual Life Insurance Company and One Solution Agency

Effective: January 1, 2023

The purpose of this Agreement is to set forth certain conditions under which Massachusetts Mutual Life Insurance Company ("MassMutual") will agree to provide the standard Group Whole Life Insurance proposal shown within for all groups presented by One Solution Agency to MassMutual underwriting.

The following are the Book of Business* assumptions acknowledged for the standard Group Whole Life Insurance proposal:

- **Premium:** Minimum Book of Business premium with MassMutual is \$1,000,000 within the first 12 months from the effective date of the first enrollment.
- **Industries:** Includes all industries with the exception of those noted in Appendix A.
 - Non-Employer Groups and High Risk Industries require individual underwriting outside of the blanket offer agreement.
 - Certain industries as noted will be declined to quote.
- **Blanket Offer Expectations include:**
 - To ensure 10%-20% participation, the broker, enroller, and client agree that at least 75% of the eligible employees will be educated about our product(s) and make an active election whether or not to purchase.
 - To ensure optimal participation, the broker will consider the Enrollment Best Strategies shown within this agreement and apply these strategies when appropriate.
 - Target case size for the overall book of business would be 80% of cases with 100+ eligible lives.

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



Group Whole Insurance Proposal

Employee Paid Coverage

Enrollment Platform	Employee Navigator	Selerix or Other Platform
Eligible Industries	Employer groups subject to MassMutual underwriting approval. Refer to Appendix A for decline to quote and high-risk industries.	Employer groups subject to MassMutual underwriting approval. Refer to Appendix A for decline to quote and high-risk industries.
Minimum Number of Eligible lives (eligibility will need to be approved if other than full time, actively at work, and part-time that are benefit eligible residing in the U.S.)	25	25
Issue ages	Employees 18-75 years of age on certificate effective date	Employees 18-75 years of age on certificate effective date
Face amount	<p>Minimum \$10,000 in increments of \$5,000 up to:</p> <p><u>Groups with 25-99 Lives:</u></p> <p>Guaranteed Issue: Maximum* \$100,000</p> <p><u>Groups with 100+ Lives:</u></p> <p>Guaranteed Issue: Maximum* \$150,000</p> <p>*Includes any face amounts from all certificates</p>	<p>Minimum \$10,000 in increments of \$5,000 up to:</p> <p><u>Groups with 25-99 Lives:</u></p> <p>Guaranteed Issue: Maximum* \$100,000</p> <p>Express Issue: Maximum \$250,000 per enrollment</p> <p><u>Groups with 100+ Lives:</u></p> <p>Guaranteed Issue: Maximum* \$150,000</p> <p>Express Issue: Maximum \$250,000 per enrollment</p> <p>* Includes any face amounts from all certificates</p>
Available riders (Employer elected)	(Riders available to issue ages 18-60): Waiver of Premium Accidental Death Benefit	(Riders available to issue ages 18-60): Waiver of Premium Accidental Death Benefit
Accelerated Death Benefit Provisions	Terminal Illness Chronic Illness (in approved states)	Terminal Illness Chronic Illness (in approved states)
Dependent coverage*	<p>Spouse Term Life Rider (issue ages 18-64): \$10,000 or \$20,000</p> <p>Child Term Life Rider (issue ages 14 days – 26 years): \$10,000 or \$20,000 Spouse and Child Riders available to employees with issue ages 18-60</p>	<p>Spouse Certificates (issue ages 18-60): Express Issue Lifetime Maximum \$25,000</p> <p>Child/Grandchild Certificates (issue ages 14 days – 26 years): Guaranteed Issue Lifetime Maximum \$25,000</p>

*Employee coverage cannot be less than Dependent Coverage when elected. If elected by the employer, employees must qualify for coverage in order for them to purchase employee dependent coverage options.

Interim Insurance for Whole Life

As added value to applicants, subject to the terms of the group policy, we will provide interim insurance from the day we receive the application in good order until the effective date of the certificate, not to exceed 90 days.

Group Life Insurance Enrollment Information

Guaranteed Issue and Express Issue Underwriting

Guaranteed Issue:



- Eligible Employees must confirm actively at work when they apply for coverage.
- Eligible Dependent children need not be working, however they must not be disabled or have applied for or be collecting disability benefits when they apply for coverage.

Express Issue:



- Eligible Employees must confirm actively at work when they apply for coverage. They must also answer the required health questions.
- Eligible dependent children need not be working, however, they must not be disabled or have applied for or be collecting disability benefits when they apply for coverage. Spouse must also answer the required health questions (Express Issue is not supported on Employee Navigator).

Initial enrollment

The initial enrollment will be offered to all eligible employees. Employees who become eligible subsequent to the initial enrollment of the plan will be eligible for either Guaranteed Issue and or Express Issue coverage (Excludes Employee Navigator cases), as defined during the timing and frequency agreed upon by MassMutual and the employer.

Subsequent enrollments

Subsequent enrollments are typically held annually, however, alternate timing and/or frequency may be agreed upon by MassMutual and the Employer. Available Underwriting for Employees will vary based on their status and enrollment platform being used:

Employee Navigator

1. Newly eligible Employees: Guaranteed Issue
2. Existing certificate holders: Remainder of Initial Guaranteed Issue
3. Late enrollees, previously offered that did not elect coverage, previously declined or previously purchased and lapsed coverage are not generally eligible for coverage and underwriting approval would be necessary.

Selerix or Other Platform

1. Newly eligible Employees: Guaranteed Issue/Express Issue
2. Existing certificate holders: Remainder of Initial Guaranteed Issue/Express Issue
3. Late enrollees, previously offered that did not elect coverage, previously declined or previously purchased and lapsed coverage: Express Issue

Electronic Enrollment

Technology has dramatically simplified our day-to-day lives. Whether business or personal – digital interaction has replaced traditional methods because it's easier, faster and more efficient and nowadays, it's what consumers have come to expect. That's why MassMutual provides an electronic enrollment platform that's effective for Employers and their Employees.

MassMutual's electronic enrollment platform provides:



- An easy way for Employees to learn about and choose their benefits
- A streamlined, quicker enrollment process – especially for multiple products
- Real-time data that makes it easy to monitor enrollment progress
- Availability of a Home Office Support Team
- Better accuracy that means not needing to reengage Employees after submitting enrollment forms

Enrollment strategy best practices

- Drive active interest in Voluntary Benefits by having a strong communication strategy prior to enrollment
- Direct messaging from leadership
- Ensuring access to employees
- Group and 1x1 meetings with Employees increase engagement and response
- Engaging new hires throughout the year
- Ease of funding benefits through payroll deduction

Campaign materials

- Multi-channel communications are available when a census is provided
- Email campaign with link to consultation scheduling software & electronic enrollment site
- Personalized announcement letters to Employee's home mailing address
- Enrollment posters supplied at the worksite announcing benefits meeting date
- Marketing collateral and handouts

Acceptance of This Agreement

Thank you for taking the time to review MassMutual's proposal. Please read the following carefully:

- All offers and coverage are subject to change based on any insurance department requirements and may require company financial review.
- A policy for any group will not be issued with fewer than ten insured employee certificates unless otherwise required by state law. Separate group policies are issued by group and by product.
- MassMutual will review the Book of Business performance and overall results, including but not limited to: plan design, enrollment strategy, participation, persistency and claims experience. This agreement is valid for one year and will be reviewed annually. We will provide 90 days advance notice of any anticipated change to this proposal.
- This offer requires the employer to agree to payroll deduct and remit premiums for all employee paid coverage for employees and their dependents.
- Failure to meet or adhere to these requirements may null and void the offer.

Appendix A

This agreement applies to all industries with the exception of the following but not limited to, which will require individual underwriting outside of the blanket offer agreement.

Non-Employer Groups

- PEO's
- Associations
- Affinity Groups
- Credit Unions
- Labor Unions
- Tribal Nations

High Risk Industries

- Construction
- Municipality (if 30% or greater Police and Fire)
- Manufacturing of: Chemical, Battery, Metal, Plastic, Rubber & Transportation Equipment
- Outpatient mental health/substance abuse
- Scheduled Air Transportation

Decline to Quote Industries

- Agriculture, Fishing, Hunting
- Emergency Relief: Housing and/or Food services
- Extraction and Manufacturing of Oil, Gas, Petroleum
- Hazardous Waste
- Logging, Forestry, Sawmills
- Manufacturing of: Fertilizer, Pesticide, Urethane, Guided Missile, Space, Explosives
- Mining
- National Security; International Affairs
- Non-Scheduled Air and Water Transportation
- Private Households
- Residential substance abuse and psychiatric facilities
- Long Haul Trucking