

Guidelines for Foreign Citizens Living in the U.S.

MassMutual’s robust foreign underwriting has three sets of guidelines:

- Foreign nationals or U.S. citizens living abroad - refer to [LI7547 Guidelines for Foreign Nationals Living Abroad](#) for more information.
- Foreign citizens living in the U.S.
- Foreign travel - refer to [LI7553 Guidelines for Foreign Travel](#) for more information.

The following information addresses how foreign citizens who live in the U.S. for at least 9 months are underwritten at MassMutual®.

These clients typically have a green card, certain temporary visas, or Employment Authorization Document (EAD)/Adjustment of Status documentation. Clients with temporary visas that do not qualify under this definition may be eligible for underwriting as a foreign national.

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
Overview	<p>Allows a foreign citizen to work in the U.S. permanently (10-year green card). These individuals are underwritten similarly to U.S. citizens.</p> <p>2-year green cards follow Temporary Visa guidelines.</p>	<p>Allows a foreign citizen to work in the U.S. These individuals are handled based on visa type and country of origin.</p> <p>Visa types considered: E-1, E-2, E3, EB-5, F-1*, H-1B, H-1C, H2-3, H-4, J1-2, K-1**, K-3**, L-1, L-2, N8-9, O-1, O-3, P, T1, TN, TD, U1-2, U4, V-1** and V2**</p> <p>Visas G1-4 and R1-2 are individually considered.</p> <p>Individual consideration:</p> <ul style="list-style-type: none"> • P Visas (professional athletes) • Celebrities/entertainers <p>Submit a quick quote request for more information when working with one of these clients.</p>	<p>Allows lawful, permanent U.S. residency without the need to apply for a green card from the home country.</p> <p>Individuals who had an acceptable temporary visa before adjusting status generally can be considered.</p> <p>Others are considered on a case-by-case basis.</p> <p>Submit a quick quote request before taking the application.</p>	<p>Allows foreign residents the right to work in the U.S. for a specific period of time.</p> <p>The legal status of an individual can be identified by the category code listed on the EAD. All types of EAD categories are acceptable.</p> <p>For status C09, during the process of applying for a green card, follow Adjustment in Status guidelines. If not, see below.</p>

	Green Card Holders	Temporary Visa residing in the U.S.	Adjustment of Status (will become a permanent U.S. resident)	Employment Authorization Document (EAD)
General Requirements	<ul style="list-style-type: none"> • All solicitation and communication activity concerning the sale of MassMutual life insurance products, including electronic and telephonic communications, must take place in the U.S. while the applicant and/or owner are present in the U.S. This includes completing the application, medical examinations and collecting fluids, providing marketing materials and illustrations, meeting with clients or potential clients and policy delivery. • The policy must be funded by funds drawn on a U.S.-based financial institution, or a U.S. branch of a foreign financial institution, in U.S. dollars. • A fully completed F6290 Foreign Supplement is required for all proposed insureds. This form is available in the application submission system and generates when foreign travel or residence is indicated. 			
Insurance Age	Same as a U.S. citizen.	18-70	18-70	Maximum age 70 Minor children of EAD holders are acceptable.
Travel to U.S.		Spends more than 9 months of the year in U.S. Minimum of 6 months U.S. residency before the request for coverage. Exception for F-1 student visa holders: MassMutual may consider if a parent or spouse has an acceptable visa type, or is a permanent resident of the U.S., and the student plans to remain in the U.S. after graduation.	Spends at least 9 months of the year in U.S. Minimum of 6 months U.S. residency before the request for coverage.	Spends at least 9 months of the year in U.S. Minimum of 1 year U.S. residency before the request for coverage.
Eligible Countries		A, B and C countries only***.	A, B and C countries only.	A and B countries only.

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Plans and Riders	All products and riders are available.	All products are available. The Waiver of Premium (WP), Chronic Illness Rider (CIR), Renewable Term Rider (RTR), Life Insurance Supplement Rider (LISR), and Additional Life Insurance Rider (ALIR) are allowed. The Long Term Care Rider (LTCR) is available for those intending to reside in the U.S. permanently.	All products are available. Waiver of Premium, CIR, RTR and LISR are allowed. The LTC rider is available for those intending to reside in the U.S. permanently.	
Risk Classes and Substandard Ratings	All underwriting classes are available.			
Policy Ownership	Policies may be owned by an individual with an insurable interest: <ul style="list-style-type: none"> • An adult insured. • A spouse. • A parent of a minor child. 			
Phone Interviews (SHQs, PHIs)	Must be completed by the proposed insured while in the U.S.			
Translations	<ul style="list-style-type: none"> • The appropriate FR1119 Acknowledgment Regarding English Language Materials and Translation form is required if the applicant/proposed insured is not fluent in English. • The APS and other medical results must be provided in English or Spanish. We will reimburse a maximum of \$250 for translations done by an approved vendor only. 			

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Additional Requirements	A copy of the green card is required.	A copy of the visa is required. If the visa was recently approved and the proposed insured has not received the visa, we can accept the I-797 approval notice in lieu of the visa. (Please note that the I-797 is used for different statuses. We can only accept if it is an approval notice for a visa. If unsure, please submit a copy as a quick quote request.) Matricular Consular Identification cards are considered only in addition to a valid visa. Copies of both are required.	A copy of the current Employment Authorization Document (EAD) is required. A copy or confirmation of the type of temporary visa held before applying for adjustment of status is required. Most temporary visas will be in an expired status. This is acceptable if the EAD is current. A copy of the most recent paperwork may be required (at underwriter discretion) from U.S. Citizenship and Immigration Services (USCIS). This is received in connection with the adjustment of status.	A copy of the current Employment Authorization Document (EAD) is required. A copy of the letter granting asylum/refugee status (at underwriter discretion). A copy of the temporary visa (if applicable).

*Proof of full-time enrollment in an accredited college/university culminating in a professional degree for a maximum of one subsequent academic program is required. If within 60 days of program completion, proof of visa status change application and details regarding future employment offers/contracts in the U.S. are required. Maximum coverage amount is \$1,000,000.

**Refer to permanent resident guidelines for K-1, K-3 and V-1, V-2 visas.

***For D and U countries, it may be possible to secure an offer through Mass Advantage or facultative reinsurance. Additional requirements may be requested at the reinsurer's discretion.

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