

Haven Disability

Simple and affordable individual disability coverage with a 100% digital application.

Getting disability insurance doesn't have to be so hard. Haven Disability is a new short term disability income insurance policy you can apply for online in minutes, any time and from any device. Even better, premiums start around \$10 a month.

The issuance of the policy or payment of benefits may depend upon the truthfulness of answers given in the application.

Why Haven Disability?

A majority of Americans lack disability insurance through their employers. And during the pandemic, many found that getting sick or injured can put a serious strain on their family's finances.

If you're sick or injured and can't work, Haven Disability helps cover your most important expenses. With an elimination period as short as 14 days and fast claims processing, you could receive your benefits before the next month's bills are due.

Product Features

Affordable Premiums

Individual short term disability insurance coverage starting around \$10 a month.

Fully Digital Application

Apply online in minutes and get an instant decision. No phone calls, no fluids.

Flexible Terms

Customers can choose exactly the right coverage for their needs and budget, with monthly benefit options from \$500 - \$5,000 and benefit periods of 3, 6, or 12 months.

Fast and easy claims

Customers can start a claim online anytime, and if approved, get paid in as little as 7 days after their elimination period.

Portable

Take Haven Disability with you if you change jobs, with coverage that's guaranteed renewable to age 65 once approved.

Product Details

Issuing Company

Massachusetts Mutual Life Insurance Company (MassMutual)

Elimination Period Options

14, 30, and 60 days

Benefit Amount

\$500 - \$5,000 per month

Age Eligibility

18-55

Benefit Period Options

3, 6, and 12 months

Available States

Georgia, Illinois, Massachusetts, Minnesota, North Carolina, New Jersey, Ohio, Pennsylvania, Texas, and Virginia. (More coming soon, with availability in most states before the end of 2021.)

Pricing Examples

25-year-old woman, sales manager

Healthy non-smoker, WA

| | \$500 monthly benefit | \$1,500 monthly benefit | \$3,000 monthly benefit |
|--|-----------------------|-------------------------|-------------------------|
| 3 month benefit period (14 day elimination period) | \$7.25 | \$15.76 | \$28.53 |
| 6 month benefit period (14 day elimination period) | \$9.07 | \$21.21 | \$39.42 |
| 12 month benefit period (30 day elimination period) | \$10.76 | \$26.29 | \$49.58 |

30-year-old man, paralegal

Healthy non-smoker, MA

| | \$500 monthly benefit | \$1,500 monthly benefit | \$3,000 monthly benefit |
|--|-----------------------|-------------------------|-------------------------|
| 3 month benefit period (14 day elimination period) | \$5.44 | \$10.32 | \$17.65 |
| 6 month benefit period (14 day elimination period) | \$6.69 | \$14.08 | \$25.17 |
| 12 month benefit period (30 day elimination period) | \$7.48 | \$16.44 | \$29.87 |

Pricing Examples

35-year-old woman, graphic designer

Healthy non-smoker, NJ

| | \$500 monthly benefit | \$1,500 monthly benefit | \$3,000 monthly benefit |
|--|-----------------------|-------------------------|-------------------------|
| 3 month benefit period (14 day elimination period) | \$8.71 | \$20.12 | \$37.23 |
| 6 month benefit period (14 day elimination period) | \$11.32 | \$27.95 | \$52.89 |
| 12 month benefit period (30 day elimination period) | \$13.53 | \$34.52 | \$66.15 |

40-year-old man, chef

Healthy non-smoker, IL

| | \$500 monthly benefit | \$1,500 monthly benefit | \$3,000 monthly benefit |
|--|-----------------------|-------------------------|-------------------------|
| 3 month benefit period (14 day elimination period) | \$8.02 | \$18.07 | \$33.13 |
| 6 month benefit period (14 day elimination period) | \$10.58 | \$25.73 | \$48.46 |
| 12 month benefit period (30 day elimination period) | \$12.26 | \$30.78 | \$58.56 |

Estimates are for healthy non-smokers. Refer to important information about this policy's exclusions and limitations.

Powered by Haven Life

Haven Life Insurance Agency uses technology and compassion to re-think how people financially protect the ones they love. Haven Life is backed and wholly owned by MassMutual, one of the country's oldest and most reliable insurers.

Haven Life Customer Success

1-855-744-2836 (M-F 9am - 6pm ET)

help@havenlife.com



Haven Disability is a Short Term Disability Insurance Policy (ICC20-HLSTDI-POL) issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001 and offered exclusively through Haven Life Insurance Agency, LLC. Policy and rider form numbers and features may vary by state and may not be available in all states. Our Agency license number in Arkansas is 100139527. Refer to important information about this policy's exclusions and limitations. For costs and complete details of coverage contact (855) 950-1395 or visit us online at <https://disability.havenlife.com>.