



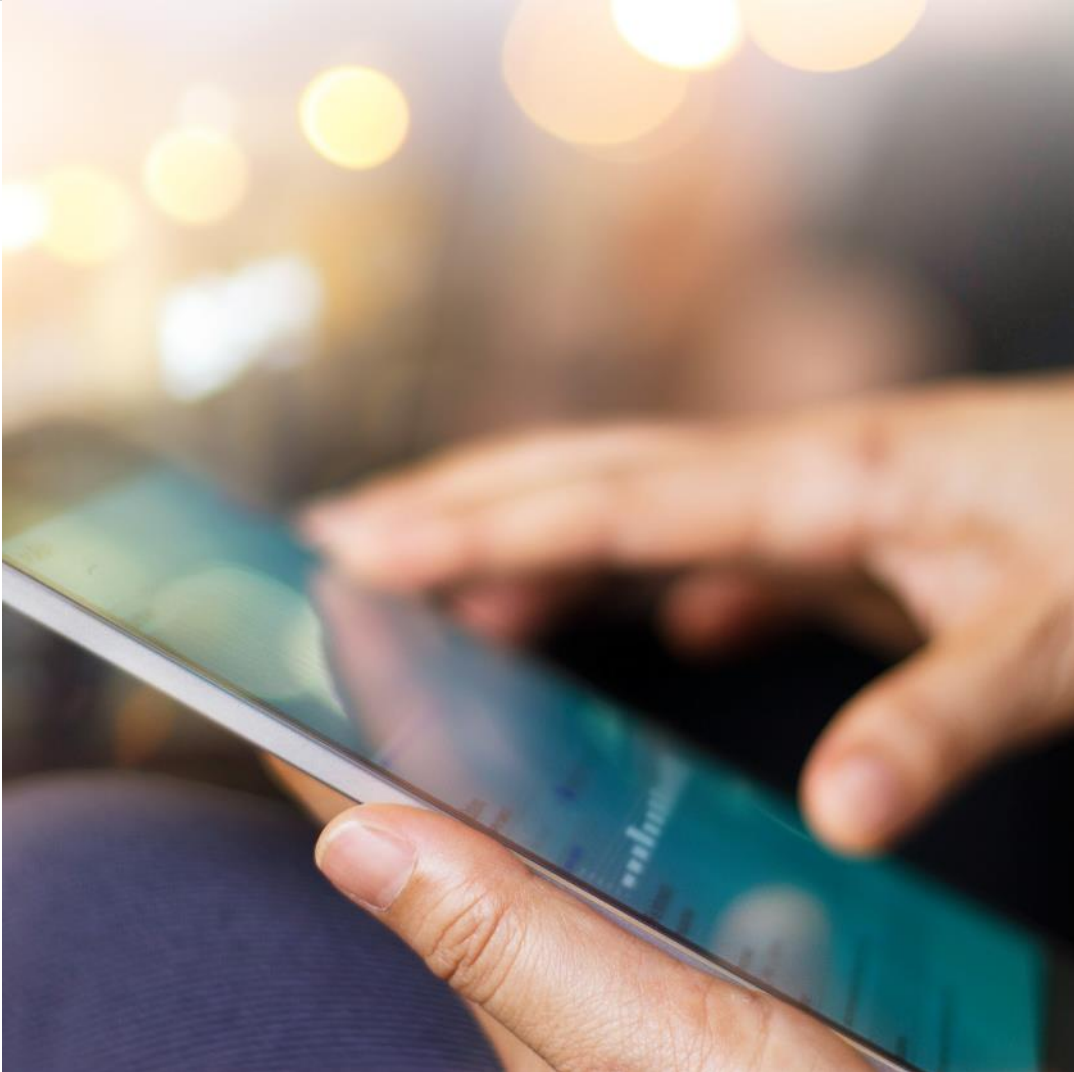
Certificate Owner Portal Guide

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Link to the Portal

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The web portal provides certificate owners with access to their certificate information once the certificate(s) have been issued.

You may access the portal by clicking on the following URL: <https://massmutual.ins-portal.com>

For questions around access to the portal or policy information call (844) 975-7522 **(1-844-WRKPLACE)** and **Press 1** for customer service.

Registration Process

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In order to access the portal, you will need to register.

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Register

Log In

Search

Home

Customer Service

Customer Service

Insurance Forms

Contact Us

Login

User ID

Register

Forgot User ID?

Forgot Password?

Next

1

Click the 'Register' link located in the top right of the page or under the User ID.

This will provide information for any questions you may have.

Registration Process (cont'd)

[Return to Table of Contents](#)

Enter 'Personal Information' following the steps below.

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Register

Home Customer Service ▾ Help ▾

Register Now

Personal Information Login & Security Information

Personal Information (* required field)

* User Type(s)
Certificate Owner ▾

* First Name
[Text Field]

* Last Name
[Text Field]

* Date of Birth(mm/dd/yyyy):
[Text Field] [Calendar Icon]

* Government ID / SSN
[Text Field]

Next

* Certificate/Policy Number
[Text Field]

- 1 Certificate owners must first select '**Certificate Owner**' under the '**User Type**' in the dropdown box.
- 2 Complete required fields (*) First Name, Last Name, Date of Birth and Government Identifier (SSN).
- 3 Your certificate number is 10 digits. If the number of digits is less than 10 please add preceding zeros to total 10 to log in. It will have 1 leading zero (i.e. 01000) or 2 leading zeros (i.e. 00275).
- 4 Click '**Next**'. Portal will validate registration data against admin system before proceeding to next step.

Registration Process (cont'd)

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Once validation is completed in previous step you will be required to complete all required fields (*) on this screen.

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[Register](#) [Log In](#)

[Home](#) [Customer Service](#) [Help](#)

1

Register Now

Personal Information

Login & Security Information

Login & Security Information (*) required field)

* User ID

* Password

* Confirm Password

* Security Image

Category

Animal



* Security Phrase

* Security Question 1

-- Please select --

* Answer 1

* Security Question 2

-- Please select --

* Answer 2

* Security Question 3

-- Please select --

* Answer 3

* Please enter displayed security code



Can't read the code? Click to refresh

1

Create User ID, Password and Security Questions.

Password Requirements:

- Must be at least 8 characters
- Must contain a mix of letters, numbers and at least one special character
- **For password resets only**, must not have been used within the last 5 passwords

2

Click 'Submit' to complete Registration.

[Previous](#) [Submit](#)

2

Registration Process (cont'd)

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Once Registration is complete and you receive Congratulations message, click Log in to access the portal.



1 Once registration is complete and you receive the Congratulations message, click 'Log In' to access portal.

Log-In Page

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Log-in to the portal following the steps below.

The screenshot shows the massmutual@work login page. At the top, there is a navigation bar with 'Home' and 'Customer Service' links. Below the navigation bar, the 'Login' section is highlighted. It contains a 'User ID' input field, a 'Next' button, and links for 'Forgot User ID?' and 'Forgot Password?'. A red box highlights the 'User ID' input field, and a red box highlights the 'Next' button. A blue arrow points from the 'Next' button to the next screenshot.

1

2

If you forget your User ID, click 'Forgot User ID' and follow the steps.

If you forget your password, click 'Forgot Your Password' and follow the steps.

- 1 Enter User ID.
- 2 Click 'Next'.
- 3 Next page enter Password.
- 4 Click 'Log In'.

The screenshot shows the massmutual@work login page after clicking 'Next'. It displays a 'Security Image and Caption' section with a butterfly image and the caption 'My Eagle'. Below this, there is a 'Password' input field, a 'Log In' button, and links for 'Forgot Your Password?' and 'Previous'. A red box highlights the 'Password' input field, and a red box highlights the 'Log In' button. A blue arrow points from the 'Log In' button to the next screenshot.

3

4

My Insurance Page

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This screen will display all the certificates owned by product.

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Customer Service ▾ Help ▾ My Account ▾

My Account / My Insurance

My Insurance

Whole Life			
Insured Name	Effective Date	07/01/2016	
Owner Name	Coverage Amount	10,000.00	
Status	Active Premium Paying	Premium	12.14

I would like to... ▾

- View Certificate Details
- Update Personal Information
- View Billing/Payments

MassMutual

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1 Basic certificate information is displayed on this screen including coverage amount for WL & UL only, coverage effective date and premium.

2 A drop down is available for each certificate to access Certificate Details, Billing payment information and history and to Update Personal Contact Information. Claims are available to view if Critical Illness or Accident are elected.

My Insurance Page – Certificate Detail

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Certificate Detail screen provides certificate status, payment detail, cash value and loan information.

The screenshot shows the 'Certificate Detail' page for a policyholder named Florida Abbas. The page is divided into several sections: 'Owner' information, 'Agent' information, 'Certificate Information', 'Benefits', and a 'Loan Details' pop-up window.

Owner Information:

- Owner: DO NOT MAIL test
- Address: Greenville, SOUTH CAROLINA, 29687, United States of America
- [Update Personal Information](#)

Agent Information:

- Agent: CHARLES
- Phone:
- Email:

Certificate Information:

- Status: Premium Paying
- Currency: DOLLAR (US)
- Application Date: 01/19/2016
- Effective Date: 01/18/2016
- Premium: 539.00
- Payment Method: Coupon Book
- Group Name: PRUDEN NATIONAL BANK
- Payment Frequency: Annual
- Last Payment Date: 01/19/2016
- Net Cash Value: 22,507.72
- Current Loan Balance: 17,896.99 [View Details](#)

Benefits:

Product Name	Insured	Status	Net Benefit Value
Group Universal Life	FLORIDA ABBAS	Premium Paying	22,507.72

Loan Details Pop-up:

All currency values expressed in DOLLAR (US)

Loan Balance	Annual Interest Rate	Interest Method	Interest Paid to Date
17,896.99	8.00%	Arrears Interest	01/18/2017

[Close](#)

Annotations:

- To Update Personal Information click this link.** (Points to [Update Personal Information](#))
- To view coverage details click product name.** (Points to [Group Universal Life](#))
- To view Insured information click this link.** (Points to [FLORIDA ABBAS](#))

Benefit Detail

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Benefit Detail screen provides certificate status, payment detail, cash value and loan information.

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Florida Abbas Search Log Out

Benefit Detail

Back to Policy Detail

Group Universal Life

All currency values expressed in DOLLAR (US)

Insured

Insured Name

Status

Premium Paying

Issue Age

48

Risk Class

Non-Tobacco

Coverage Amount

132,418.00

Death Benefit Option

Face Amount

Effective Date

01/18/2016

Expiration Date

01/18/2089

Paid Up Date

01/18/2063

Net Benefit Value

22,507.72

Fund Summary

Interest Funds

Fund Name	Current Fund Balance	Current Interest Rate	Premium Allocation
Loan 1 Fund	17,955.26	0.06000	0.0000%
UL basic fund	22,449.44	0.03500	100.0000%

Loan Information

Loan Balance	Annual Interest Rate	Interest Method	Interest Paid To Date
17,896.99	8.00%	Arrears Interest	01/18/2017

To view Insured information or contact information click this link.

My Insurance Page – Update Personal Information

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Update Personal Information screen provides the ability to update fields under Contact Information.

My Account / My Insurance / Personal Information

Personal Information

Name

BOYD & DALE

Relationship

Owner one

Government ID / SSN

XXX-XX-4195

Date of Birth

02/16/1986

Gender

Male

Need Help!

For assistance call Customer Service

(844) 975-7522

Contact Information

Enter your changes and click Save.

Street Address

DO NOT MAIL

City

Collins

State/Country

Georgia US

Zip Code

30421

Cell

(999)999-9999

Home

Business

Facsimile

Preferred Method of Contact

Cell Phone

Changes can be made in all of these fields.

Email Address 1

Add

Save

Close

My Insurance Page - Billing/Payments Detail

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Billing and payment detail screen provides current billing information and displays payment history.

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Florida Abbas Search Log Out

Billing/Payment Detail

[Back to My Insurance](#)

Current As Of Date 02/18/2017

Certificate Number

All currency values expressed in DOLLAR (US)

Payor [Insured Name](#)

Effective Date 01/18/2016

Paid To Date 01/19/2016

Last Statement

Premium Notice [View Statement](#)

Statement Date 08/01/2019

Billing/Payment Information

Bill To Date
01/18/2020

Premium
539.00

Payment Frequency
Annual

Payment Method
Coupon Book

Payment History

From Date (mm/dd/yyyy) 11/01/2017 Through Date (mm/dd/yyyy) 10/04/2019 [Retrieve](#)

Show 10 entries

Transaction Date	Apply Date	Payment Method	Payment Frequency	Payment Amount
08/01/2019	08/01/2019	List Bill	Monthly	217.52

To view payor information or contact information click this link

A PDF of your most recent statement can be viewed.

Payments in the history grid are reflected in the Paid to date.

My Insurance Page – Claim Inquiry

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This screen will display pending and processed claims data for Critical Illness/Accident Insurance.

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Claim Inquiry

Filter Claim By

Patient: All

Status: All

Service Date (mm/dd/yyyy):

Retrieve

Show 10 entries

Claim Number	Patient	Certificate/Member Identifier	Doctor / Facility	Service Date	Submitted	Check Total(s)	Status	Explanation of Benefits	Claim Correspondence
1000000001	Member	1000000001	Universal Provider	07/22/2018	250.00	150.00	Review Complete		
1000000002	Member	1000000002	Universal Provider	07/22/2018	75.00	0.00	Decision Rendered		
1000000003	Member	1000000003	Universal Provider	07/22/2019	25.00	25.00	Decision Rendered		
1000000004	Member	1000000004	Universal Provider	07/22/2018	50.00	50.00	Decision Rendered		
1000000005	Member	1000000005	Universal Provider	07/06/2019	1,200.00	750.00	Decision Rendered		
1000000006	Member	1000000006	Universal Provider	05/25/2019	650.00	647.00	Decision Rendered		
1000000007	Member	1000000007	Universal Provider	11/20/2019	5.00	0.00	Pending		

Showing 1 to 7 of 7 entries

1 Associated EOBs will be viewable.

2 Denial letters will be viewable.

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Claim Inquiry

Filter Claim By

Patient: All

Status: All

Service Date (mm/dd/yyyy):

Retrieve

Show 10 entries

Claim Number	Patient	Certificate/Member Identifier	Doctor / Facility	Service Date	Submitted	Check Total(s)	Status	Explanation of Benefits	Claim Correspondence
1000000001	Member	1000000001	Universal Provider	07/01/2019	0.00	0.00	Decision Rendered		

Showing 1 to 1 of 1 entries

Note: Member can only view claims where the member is the patient or any dependents under the age of 18 are the patient. Claims for dependents over the age of 18 (i.e. spouse or children or other dependents) are not eligible for view by the member on the portal.

Claims Inquiry

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This screen will display error message if EOB or claim correspondence is not available.

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Log Out

Customer Service ▾ Help ▾ My Account ▾

My Account / My Insurance / Claim Inquiry

Claim Inquiry

Back to My Insurance

Filter Claim By

Patient

All ▾

Status

All ▾

Service Date (mm/dd/yyyy)

Retrieve

1

Explanation of Benefits and Claim Correspondence documents are unavailable online prior to 09/23/19. Click Customer Service and Contact Us for assistance.

Show 10 ▾ entries

Claim Number	Patient	Certificate/Member Identifier	Doctor / Facility	Service Date	Submitted	Check Total(s)	Status	Explanation of Benefits
			Universal Provider	10/05/2018	50.00	50.00	Decision Rendered	

Showing 1 to 1 of 1 entries

Previous 1 Next

1 This message will appear if EOB or claim correspondence is not available.

Claims Details

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This screen provides summary information for claims and details.

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Log Out

Customer Service ▾

Help ▾

My Account ▾

My Account / My Insurance / Claim Inquiry / Claim Details

Back to Claim Inquiry

Claim **XXXXXXXXXX** See Date of Service

Group

Account

Member

XXXXXXXXXX

XXXXXXXXXX

XXXXXXXXXX

All currency values expressed in DOLLAR (US)

1

Claim Summary

Status	Status Date	Total Amount Paid	Amount Claimed	Excluded Amount	Paid to
Decision Rendered	12/11/2018	50.00	50.00	0.00	XXXXXXXXXX XXXX XXXX XXXX XXXXXXXXXX XXXX XXXX

2

Details

Date of Service	Type of Service	Amount Claimed	Excluded Amount	Benefit Amount
10/05/2018	Critical Illness - Wellness Benefit	50.00	0.00	50.00
Amount Allowed 0.00	Not Covered 0.00	Remarks		

1 Claim Summary provides information for the claim, status and status date.

2 Claim Details provides information on each benefit processed for the claim.

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My Account – My Documents Page

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This screen displays link to eDelivery Homepage, 'My Documents'.

The screenshot shows the massmutual@work website interface. The top navigation bar includes 'Customer Service', 'Help', and 'My Account'. The 'My Account' dropdown menu is open, showing 'Customer Actions', 'My Insurance', and 'My Documents'. The 'My Documents' link is circled in red. A red box with the number '1' and an arrow points to the 'My Documents' link. A blue callout box with a red border contains the text: '1 Click on 'My Account' to access the 'My Documents' link.'

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Customer Service ▾ Help ▾ My Account ▾ Log Out

My Account / My Insurance

My Insurance

MM@Work UL 18-60 SI

Insured Name	[REDACTED]	Effective Date	11/01/2017
Owner Name	[REDACTED]	Coverage Amount	150,000.00
Status	Withdrawn	Premium	46.16

eDelivery – Home Page

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This screen displays eDelivery features.

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eDelivery Documents User Preferences FAQ

All Policies 1 All Documents 2 Date Range 3 01/26/2020 - 01/25/2021

Date	Type	Description 4	Policy Number
January 15, 2021	Letter	Auto Premium Loan Confirmed	XXXXXXXXXX
December 23, 2020	Letter	Auto Premium Loan Confirmed	XXXXXXXXXX
October 31, 2020	Letter	Auto Premium Loan Confirmed	XXXXXXXXXX
September 30, 2020	Statement		XXXXXXXXXX
September 30, 2020	Statement		XXXXXXXXXX
September 30, 2020	Statement 5		XXXXXXXXXX
September 30, 2020	Statement		XXXXXXXXXX
August 22, 2020	Letter	Auto Premium Loan Confirmed	XXXXXXXXXX
April 14, 2020	Statement		XXXXXXXXXX
April 14, 2020	Statement		XXXXXXXXXX
April 14, 2020	Statement		XXXXXXXXXX

- 1 Select 'Policy' to view.
- 2 Select 'Document Type'.
- 3 Select 'Date Range'.
- 4 **Description** added for letters is a new field added on 1/18/21 and will apply going forward.
- 5 **Bold type** denotes unopened.

eDelivery – User Preferences Page

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This screen provides the flexibility to select method of delivery for certificates and different correspondence types.

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eDelivery Documents User Preferences FAQ

Click **Save** button to save changes. Unsaved changes will be lost upon exiting this page.

Policies

Document Type

Certificate/Policy

Letter

Statement

Voluntary Consent to Use Electronic Signatures and Receive Documents Electronically

How it works: This Consent will apply to all MassMutual group certificates insuring you, your spouse, or your dependent children for which you are the group certificate owner. You electronically sign this Consent and elect electronic delivery of documents related to your coverage when you change your election from paper to electronic delivery on the eDelivery User Preferences page.

Acknowledgement and Consent: By making changes to this eDelivery User Preference page you are representing that you (1) read, understand and agree to the Terms; (2) have provided your active email address; (3) have the Hardware and Software Requirements; (4) are authorizing electronic delivery of documents; and (5) are authorizing MassMutual to accept the elections on this eDelivery User Preferences page as your valid and legally binding signature for this Consent.

- 1 Select 'Policy'.
- 2 Select 'Document Type'.
- 3 Select method of delivery for each document type or for all. If you choose Portal then all documents will be eDelivered and a valid email address is required for all Portal selections.

This screen will help answer questions on eDelivery.

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Log Out

Customer Service ▾ Help ▾ My Account ▾

FAQ

Where do I sign up for eDelivery?

You can opt-in to eDelivery on the portal at <https://massmutual.ins-portal.com/> by updating your User Preferences from the eDelivery link on the home page.

How does eDelivery work?

You will be notified once you have elected eDelivery, at the email address you provided, when a new document has been made available for your viewing.

What types of documents are available for eDelivery?

You can receive bills, notices, insurance certificates/policies, annual statements, correspondence, and other insurance documents using the eDelivery portal.

How do I change my email for notification?

Email addresses can be changed by updating your User Preferences from the eDelivery link on the home page.

You can add, delete, or update notification emails at any time, but at least one email address is required for each type of document.

Where can I find my EOB/Explanation of Benefits?

You must access Explanation of Benefit (EOB) documents through Claims Inquiry.

How do I change which documents I receive electronically?

Changes can be made at any time, by updating your User Preferences from the eDelivery link on the home page.

You have a number of eDelivery options available:

- deliver all or select eligible documents for all of your certificates/policies
- deliver all or select eligible documents for specific certificates/policies
- deliver only select types of eligible documents (bills, statements, etc.)

Can I switch back to paper delivery?

To switch to paper delivery, update your User Preferences from the eDelivery link on the home page.

On the Preferences page, change the delivery option from Portal to Printed for the relevant document(s).

SYSTEM STATUSES

Term	Definition
Active Awaiting Premium	Application for coverage was accepted and initial premium is pending receipt.
Active Premium Paying	Premiums are being collected for the certificate.
Cash Surrender	Certificate no longer inforce. Certificate owner chose to surrender the certificate.
Declined	Application for coverage was rejected.
Issue – Not Paid	New Business status meaning it has been issued but not settled and moved Inforce.
Inforce – Extended Term	Inforce certificate with premiums no longer being paid. Coverage amount based on cash value.
Lapsed	Certificate is no longer inforce due to non-payment of premium.
Not Taken	Certificate owner decided to not accept the certificate.
Pending	Application has been entered into admin system.
Withdrawn	Certificate owner has withdrawn request for coverage.

CLAIMS TERMINOLOGY

Term	Definition
Amount Claimed	Amount of benefits submitted for claim processing. Amount may not match total amount paid if benefits were denied or not covered due to plan coverage.
Amount Excluded	Amount of benefits denied.
Benefit Amount	Amount payable for the benefit line.
Date of Service	Service date for the benefit being claimed.
Decision Rendered	Final claim processing is complete and claim is issued. If claim is payable, an EOB/check will be mailed & a copy posted to portal. If claim benefits are denied or not covered, claim denial letter will be mailed & copy posted to portal.
Denied Benefits	Decision was made to deny benefits due to insufficient supporting documentation, plan limitations, exhausted benefits, or other decision.
Not Covered	Benefits that are not eligible under plan design.
Paid to	All claims are payable to member and this details who the claim was made payable to and where it was mailed.
Pending	Claim has been received and currently under review.
Review Complete	Claim Review is complete and claim benefits have been determined if payable or denied.
Status and Status Date	Current status of claim and last activity date of claim status.
Total Amount Paid	Benefits payable to member.
Type of Service	Benefit Type being claimed.

