



## Certificate Owner Portal Guide

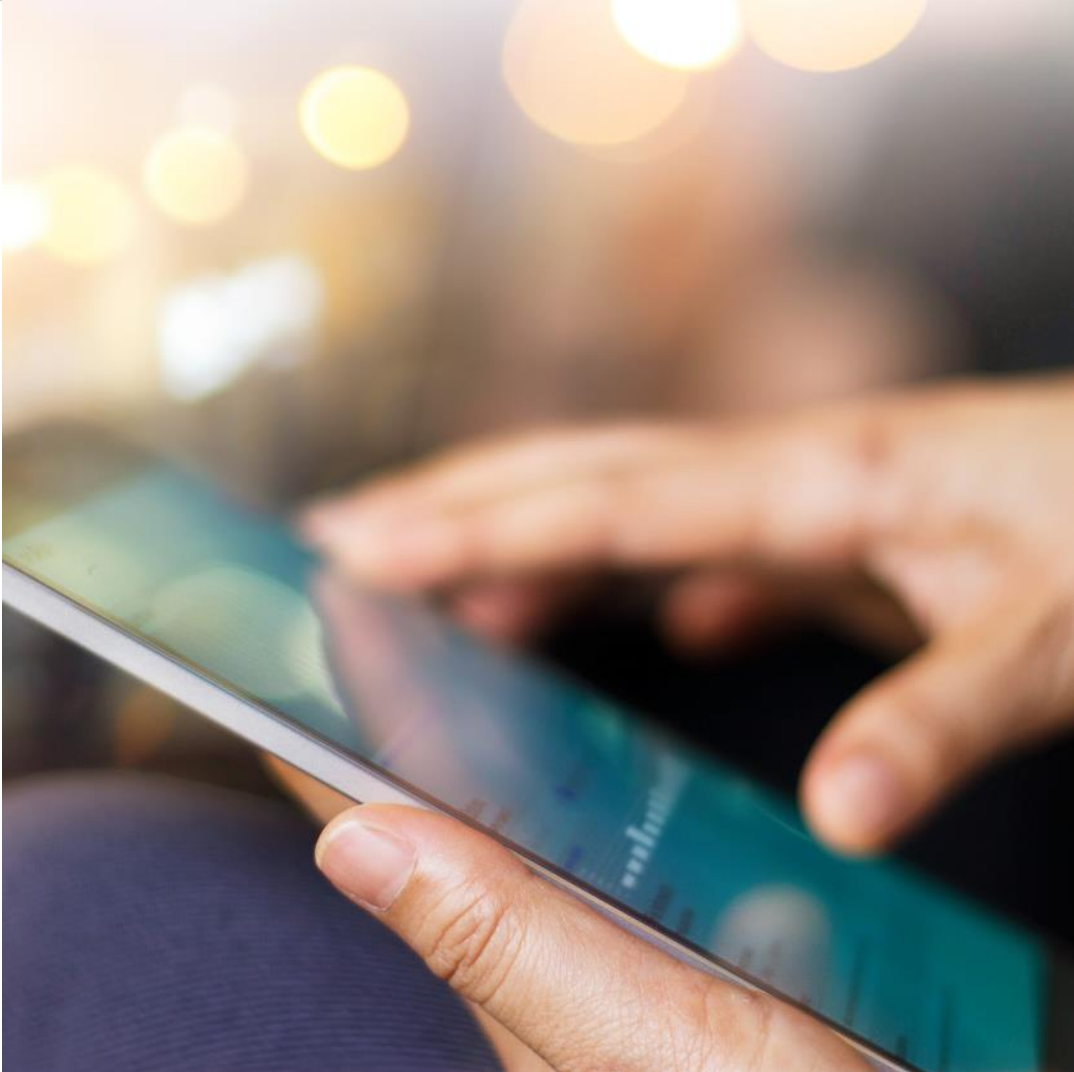
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# Link to the Portal

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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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Home | Customer Service ▾ | **Register** Log In Search

Customer Service ▾  
Insurance Forms  
Contact Us

**1** This will provide information for any questions you may have.

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

**1**

**1**

Login

User ID

**Register** | [Forgot User ID?](#) | [Forgot Password?](#)

Next

# Registration Process (cont'd)

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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

\* Last Name

\* Date of Birth(mm/dd/yyyy):

\* Government ID / SSN

Next

\* Certificate/Policy Number

- 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)

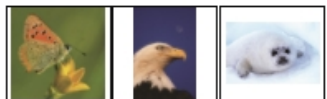
\* User ID

\* Password

\* Confirm Password

\* Security Image

Category



\* Security Phrase

\* Security Question 1

\* Answer 1

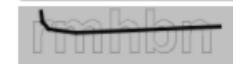
\* Security Question 2

\* Answer 2

\* Security Question 3

\* 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](#) [Cancel](#)

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.

The screenshot shows the MassMutual portal interface. At the top left, it displays the email address 'massmutual@work' and the text 'Financial readiness, made possible'. On the top right, there are links for 'Register' and 'Log In', with a red box and the number '1' highlighting the 'Log In' button. Below the navigation bar, the main content area displays the message 'Congratulations Registration is Complete'. The footer contains the MassMutual logo, a 'Contact Us' link, and copyright information for the Massachusetts Mutual Life Insurance Company.

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.

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

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.

The image shows a two-step login process for massmutual@work. The first step is the 'Login' page where the user enters their User ID. A red box highlights the 'User ID' input field with a red '1' next to it. Below the input field is a 'Next' button, also highlighted with a red box and a red '2'. A callout box on the left explains that if the user forgets their User ID, they should click 'Forgot User ID?'. The second step is the 'Security Image and Caption' page. It features a security image of a butterfly with the caption 'My Eagle'. A red box highlights the 'Password:' input field with a red '3' next to it. Below the input field are 'Previous' and 'Log In' buttons, with the 'Log In' button highlighted by a red box and a red '4' below it. A callout box on the right explains that if the user forgets their password, they should click 'Forgot Your Password'.



# 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

Contact Us | Privacy | Terms  
© Massachusetts Mutual Life Insurance Company Springfield, MA 01111-0001

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 user named Florida Abbas. The page includes sections for Owner Information, Agent Information, Certificate Information, and Benefits. A 'Loan Details' modal window is open, showing loan balance, interest rate, and method. Callouts provide instructions on how to update personal information, view coverage details, and view insured information.

**Callout 1:** To Update Personal Information click this link. (Points to the 'Update Personal Information' link in the Owner Information section.)

**Callout 2:** To view coverage details click product name. (Points to the 'Product Name' column in the Benefits table.)

**Callout 3:** To view Insured information click this link. (Points to the 'Insured' column in the Benefits table.)

**Callout 4:** View Details (Points to the 'View Details' link next to the Current Loan Balance.)

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

# 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)

<b>Insured</b>	<b>Effective Date</b>
Insured Name	01/18/2015
<b>Status</b>	<b>Expiration Date</b>
Premium Paying	01/18/2089
<b>Issue Age</b>	<b>Paid Up Date</b>
48	01/18/2063
<b>Risk Class</b>	<b>Net Benefit Value</b>
Non-Tobacco	22,507.72
<b>Coverage Amount</b>	
132,418.00	
<b>Death Benefit Option</b>	
Face Amount	

### Fund Summary

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 BOND BOND	Date of Birth 02/16/1986
Relationship Owner one	Gender Male
Government ID / SSN XXX-XX-4195	

**Need Help!**  
For assistance call Customer Service  
(844) 975-7522

### Contact Information

Enter your changes and click Save.

Street Address DO NOT MAIL <input type="text"/> <input type="text"/>	Cell (999)999-9999 <input type="text"/>
City Collins <input type="text"/>	Home <input type="text"/>
State/Country Georgia US <input type="text"/>	Business <input type="text"/>
Zip Code 30421 <input type="text"/>	Facsimile <input type="text"/>
	Preferred Method of Contact Cell Phone <input type="text"/>

Email Address 1 [+](#) Add

Changes can be made in all of these fields.

# 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

Certificate Number | Current As Of Date 02/18/2017

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

<b>Bill To Date</b> 01/18/2020	<b>Payment Frequency</b> Annual
<b>Premium</b> 539.00	<b>Payment Method</b> 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	07/22/2019	75.00	0.00	Decision Rendered	1	
1000000003	Member	1000000003	Universal Provider	07/22/2019	25.00	25.00	Decision Rendered	2	
1000000004	Member	1000000004	Universal Provider	07/22/2018	50.00	50.00	Decision Rendered	3	
1000000005	Member	1000000005	Universal Provider	07/06/2019	1,200.00	750.00	Decision Rendered	4	
1000000006	Member	1000000006	Universal Provider	05/25/2019	650.00	647.00	Decision Rendered	5	
1000000007	Member	1000000007	Universal Provider	11/20/2018	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		2

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.

The screenshot shows the 'massmutual@work' Claims Inquiry interface. At the top, there is a navigation bar with 'Customer Service', 'Help', and 'My Account' menus. Below this is a breadcrumb trail: 'My Account / My Insurance / Claim Inquiry'. The main heading is 'Claim Inquiry', with a 'Back to My Insurance' button to its right. A 'Filter Claim By' section contains three dropdown menus: 'Patient' (set to 'All'), 'Status' (set to 'All'), and 'Service Date (mm/dd/yyyy)'. A 'Retrieve' button is positioned to the right of these filters. Below the filters, a red-bordered box highlights an error message: 'Explanation of Benefits and Claim Correspondence documents are unavailable online prior to 09/23/19. Click Customer Service and Contact Us for assistance.' Below the error message is a 'Show 10 entries' control. A table with 9 columns is displayed: 'Claim Number', 'Patient', 'Certificate/Member Identifier', 'Doctor / Facility', 'Service Date', 'Submitted', 'Check Total(s)', 'Status', and 'Explanation of Benefits'. The table contains one entry with the following data: Claim Number (1000000000), Patient (XXXXXXXXXX), Certificate/Member Identifier (XXXXXXXXXX), Doctor / Facility (Universal Provider), Service Date (10/05/2018), Submitted (50.00), Check Total(s) (50.00), Status (Decision Rendered), and Explanation of Benefits (empty). At the bottom of the table, it says 'Showing 1 to 1 of 1 entries' and includes 'Previous', '1', and 'Next' navigation buttons.

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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Customer Service ▾ Help ▾ My Account ▾

My Account / My Insurance / Claim Inquiry / Claim Details

### Claim Details

Back to Claim Inquiry

Claim **XXXXXXXXXX-XXXXXXXXXX**

Group: XXXXX-XXXXXXXXXX-XXXX  
Account: XXXX-XXXXXXXXXX-XXXX  
Member: XXXXX-XXXX-XXXX

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 XXXXXXXXXX-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		Not Covered	Remarks		
0.00		0.00			

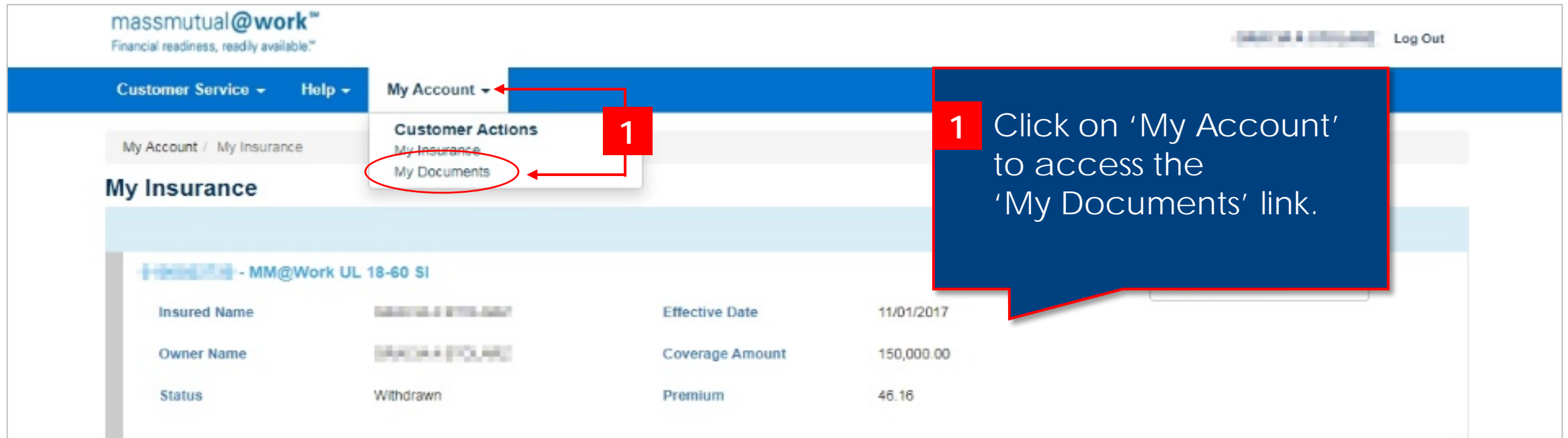
1 Claim Summary provides information for the claim, status and status date.

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

# My Account – My Documents Page

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



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Customer Service ▾ Help ▾ My Account ▾

My Account / My Insurance

**My Insurance**

Customer Actions  
My Insurance  
My Documents

1 Click on 'My Account' to access the 'My Documents' link.

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 Back to Portal

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

Date	Type	Description <b>4</b>	Policy Number
<b>January 15, 2021</b>	Letter	<b>Auto Premium Loan Confirmed</b>	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
<b>September 30, 2020</b>	<b>Statement</b> <b>5</b>		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.

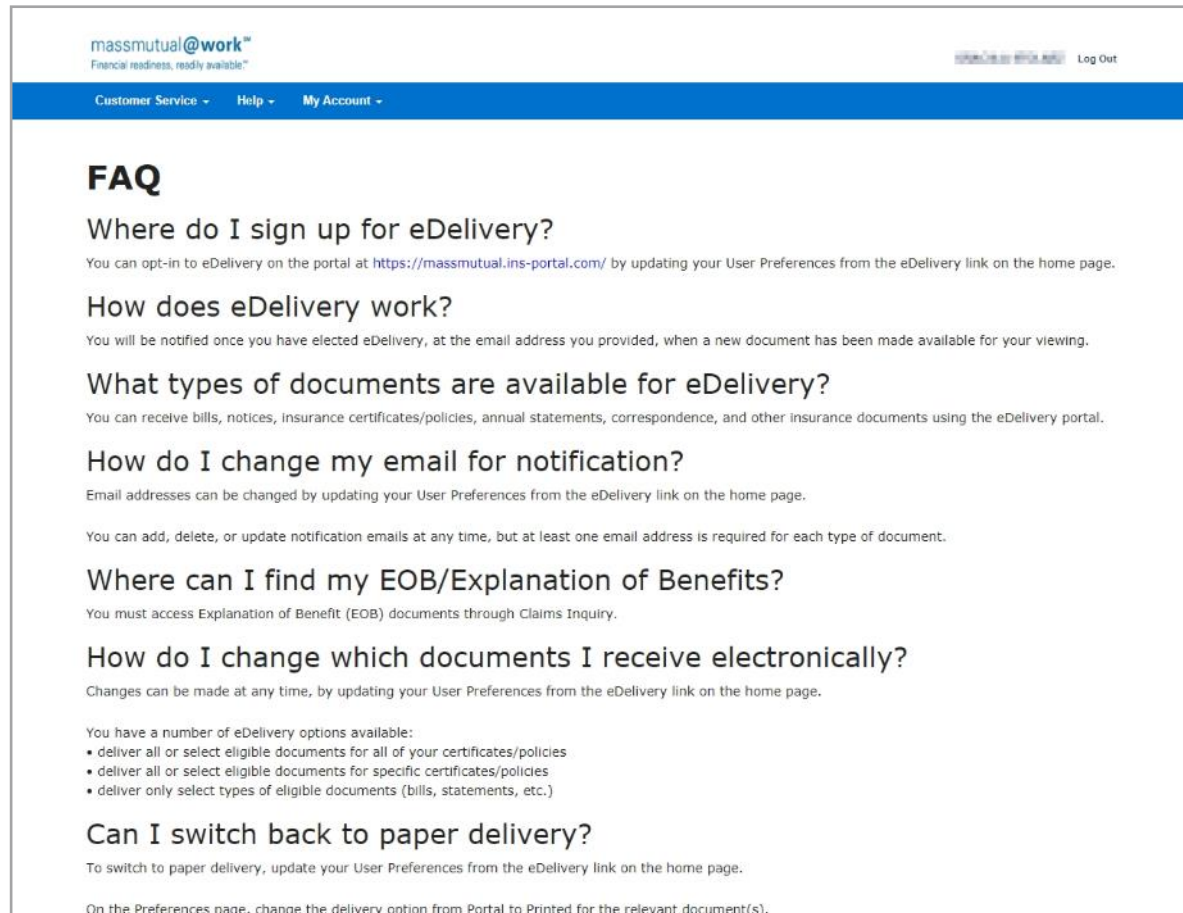
The screenshot shows the 'eDelivery User Preferences' page. At the top, there is a navigation bar with 'eDelivery', 'Documents', 'User Preferences', and 'FAQ'. Below this is a yellow warning box: 'Click Save button to save changes. Unsaved changes will be lost upon exiting this page.' The main content area has several sections:

- Policies:** A dropdown menu with 'Individual' selected. A red box with the number '1' is next to it.
- Document Type:** Two buttons: 'All' and 'Individual'. The 'Individual' button is highlighted. A red box with the number '2' is next to it.
- Certificate/Policy:** Two buttons: 'Mail' and 'Portal'. The 'Portal' button is highlighted. A text input field contains 'massmutual@work.com'. A red box with the number '3' is next to it.
- Letter:** Two buttons: 'Mail' and 'Portal'. The 'Portal' button is highlighted. A text input field contains 'massmutual@work.com'. A red box with the number '3' is next to it.
- Statement:** Two buttons: 'Mail' and 'Portal'. The 'Portal' button is highlighted. A text input field contains 'massmutual@work.com'. A red box with the number '3' is next to it.

At the bottom left, there are 'Save' and 'Reset' buttons. Below the form is a section titled 'Voluntary Consent to Use Electronic Signatures and Receive Documents Electronically' with a 'How it works' paragraph and an 'Acknowledgement and Consent' paragraph.

- 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.



The screenshot shows the top portion of a web page for massmutual@work. The header includes the logo and tagline "Financial readiness, readily available™" on the left, and "Log Out" on the right. A blue navigation bar contains "Customer Service", "Help", and "My Account" with dropdown arrows. The main content area is titled "FAQ" and lists several questions with their corresponding answers:

- 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.

