Certificate Owner Portal Guide

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Link to the Portal

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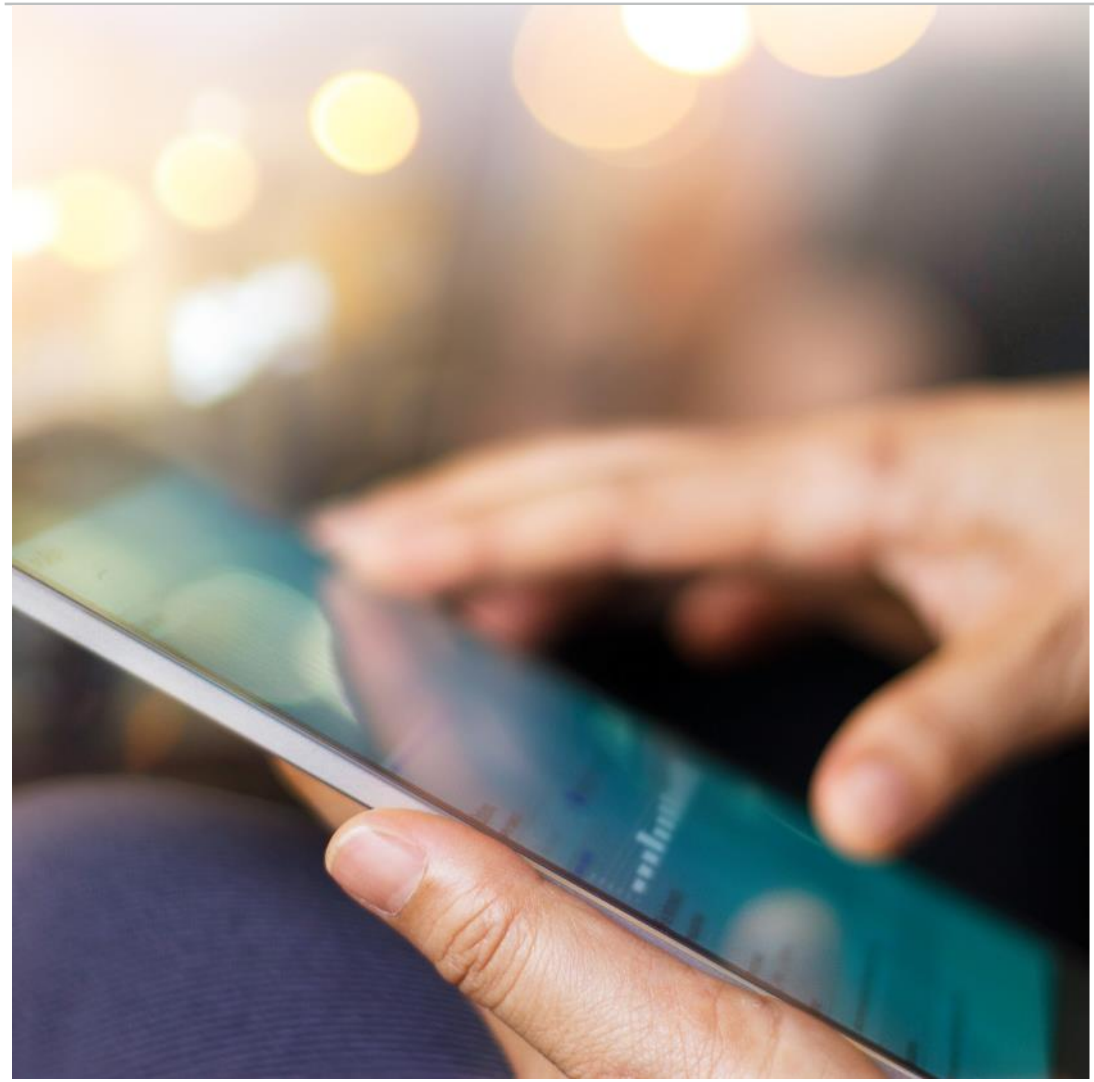

The web portal provides certificate owners with access to their certificate information once the certificate(s) have been issued.

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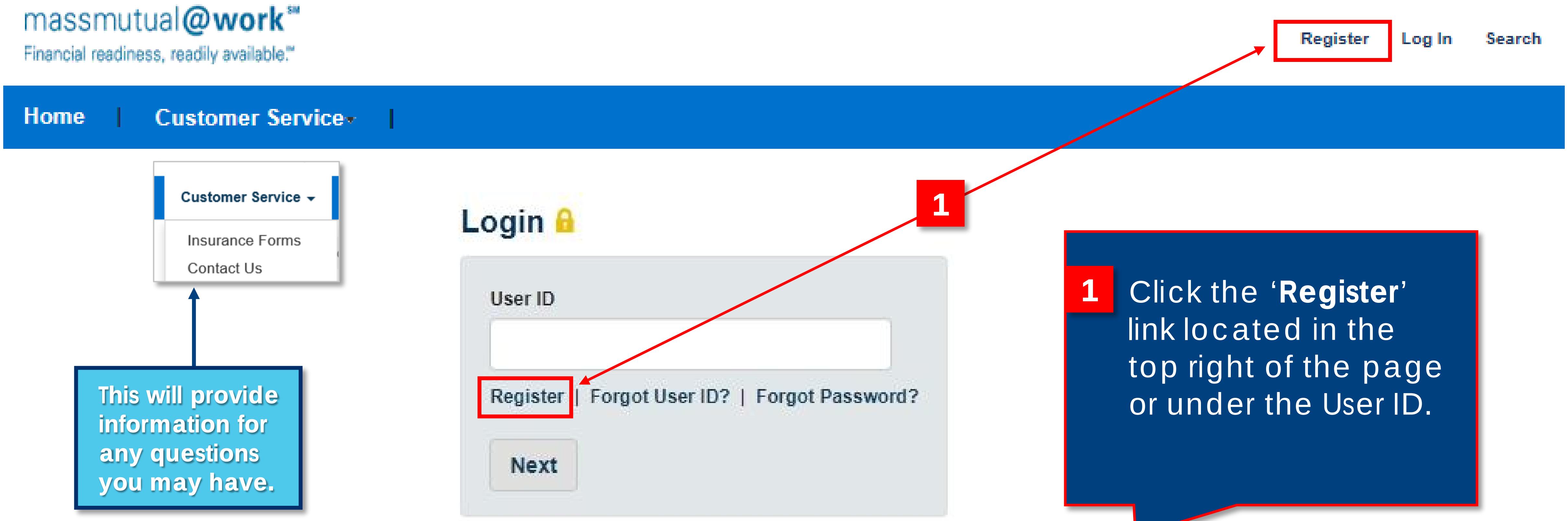
In order to access the portal, you will need to register.



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.

Registration Process (cont'd)

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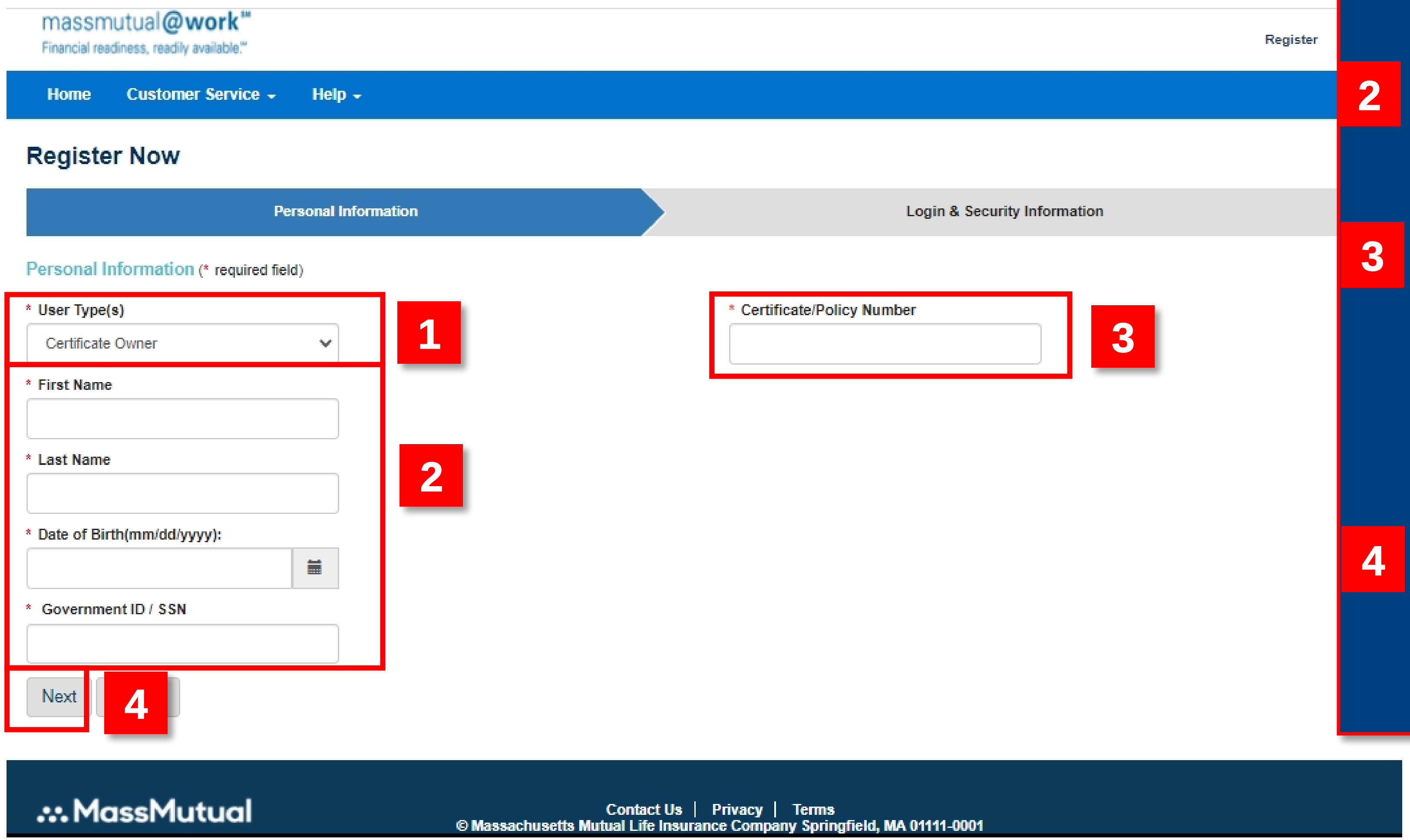
Enter 'Personal Information' following the steps below.



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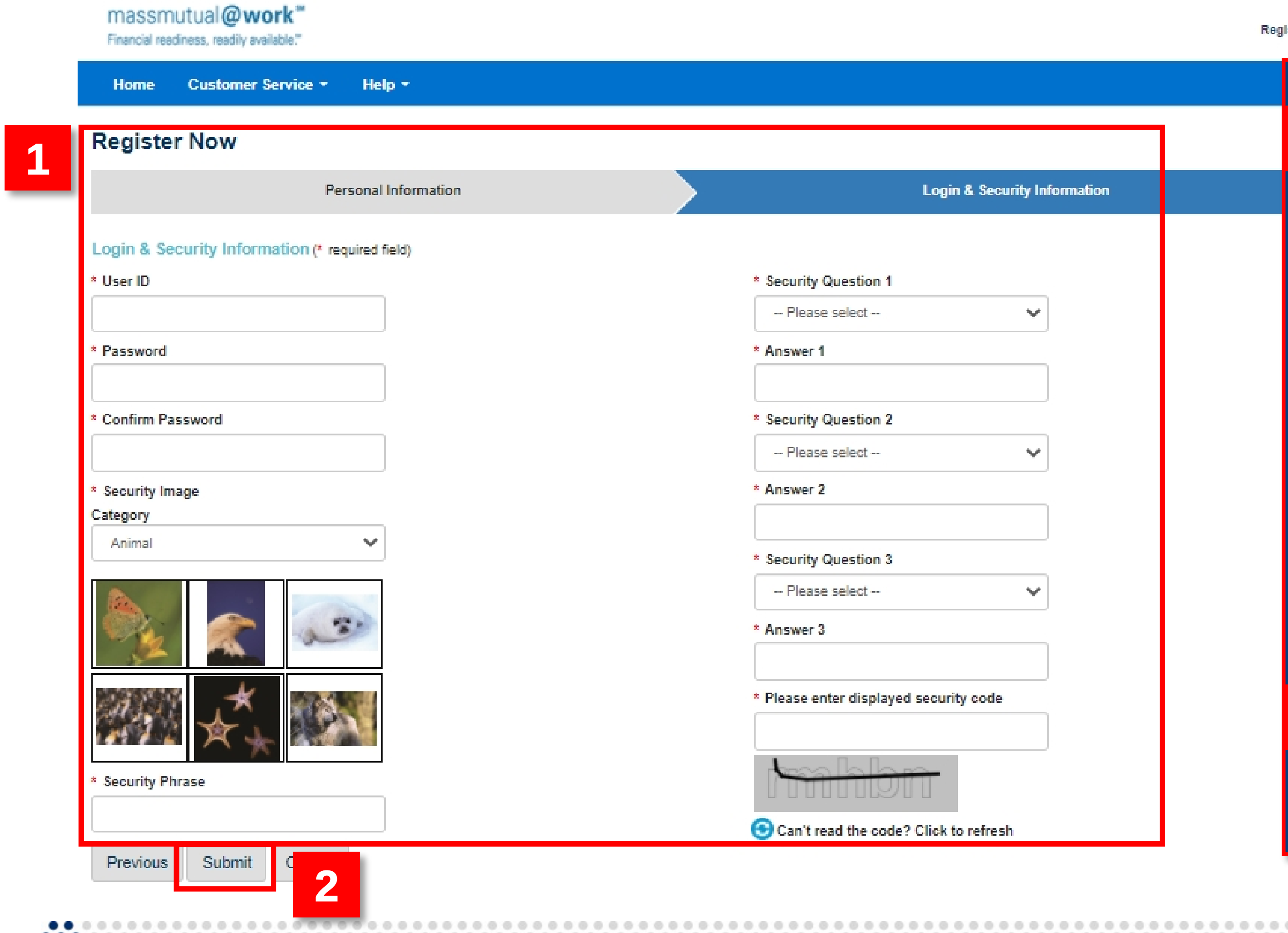
Once validation is completed in previous step you will be required to complete all required fields (*) on this screen.



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.

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Registration Process (cont'd)

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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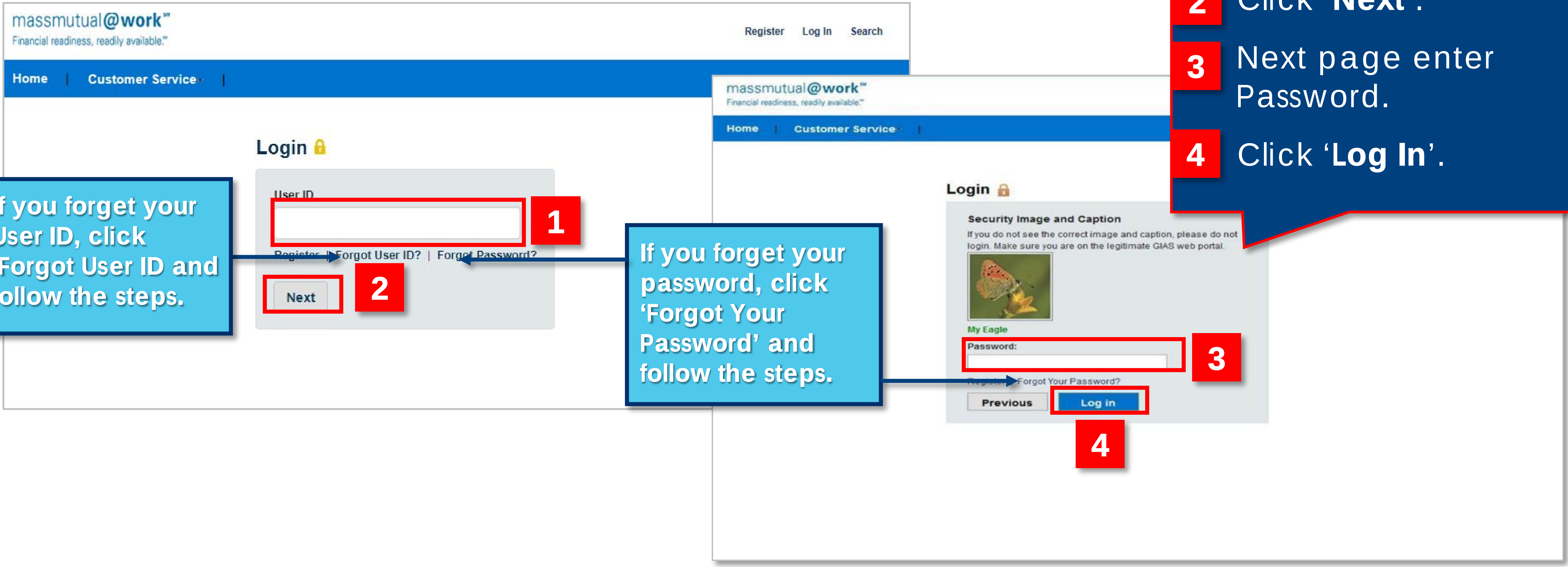
Log-in to the portal following the steps below.

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.

My Insurance Page

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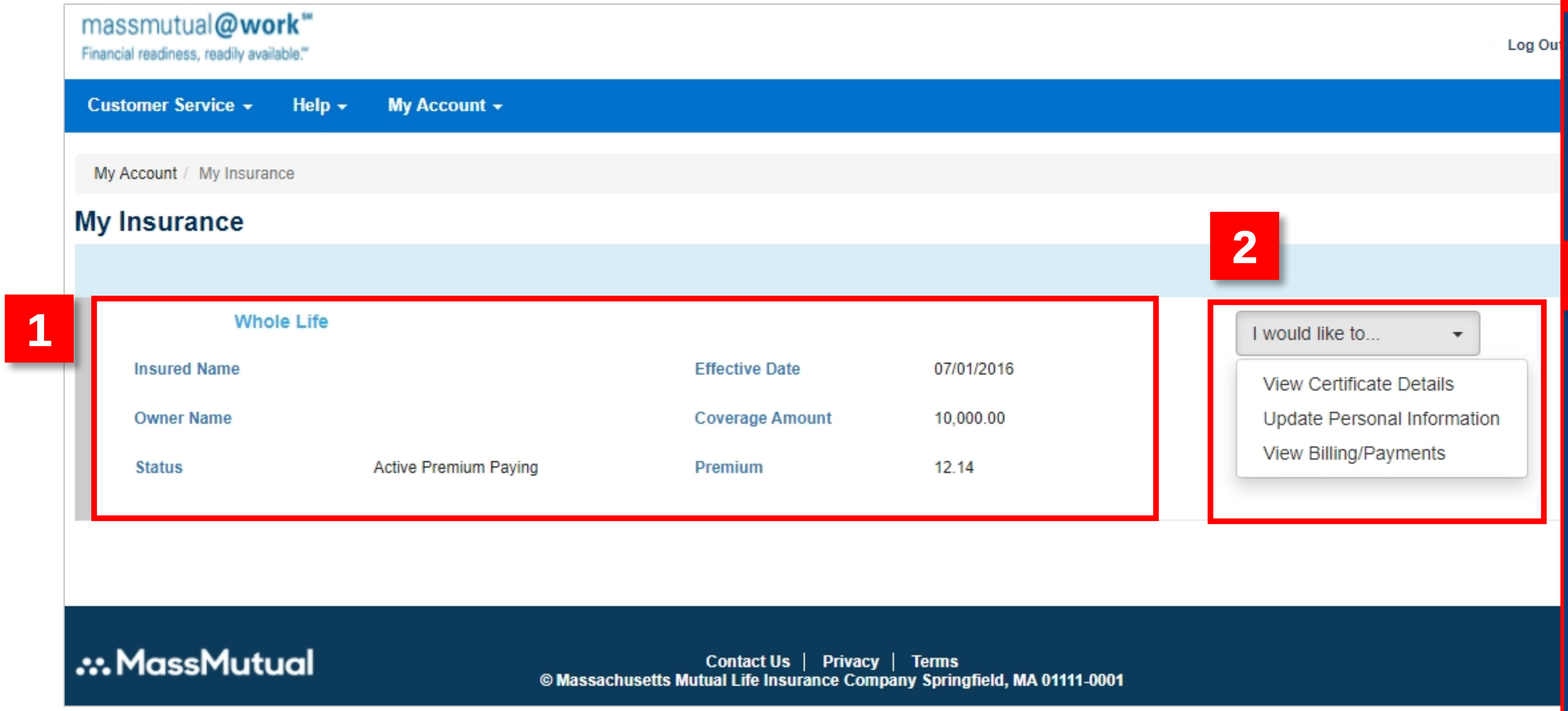
This screen will display all the certificates owned by product.



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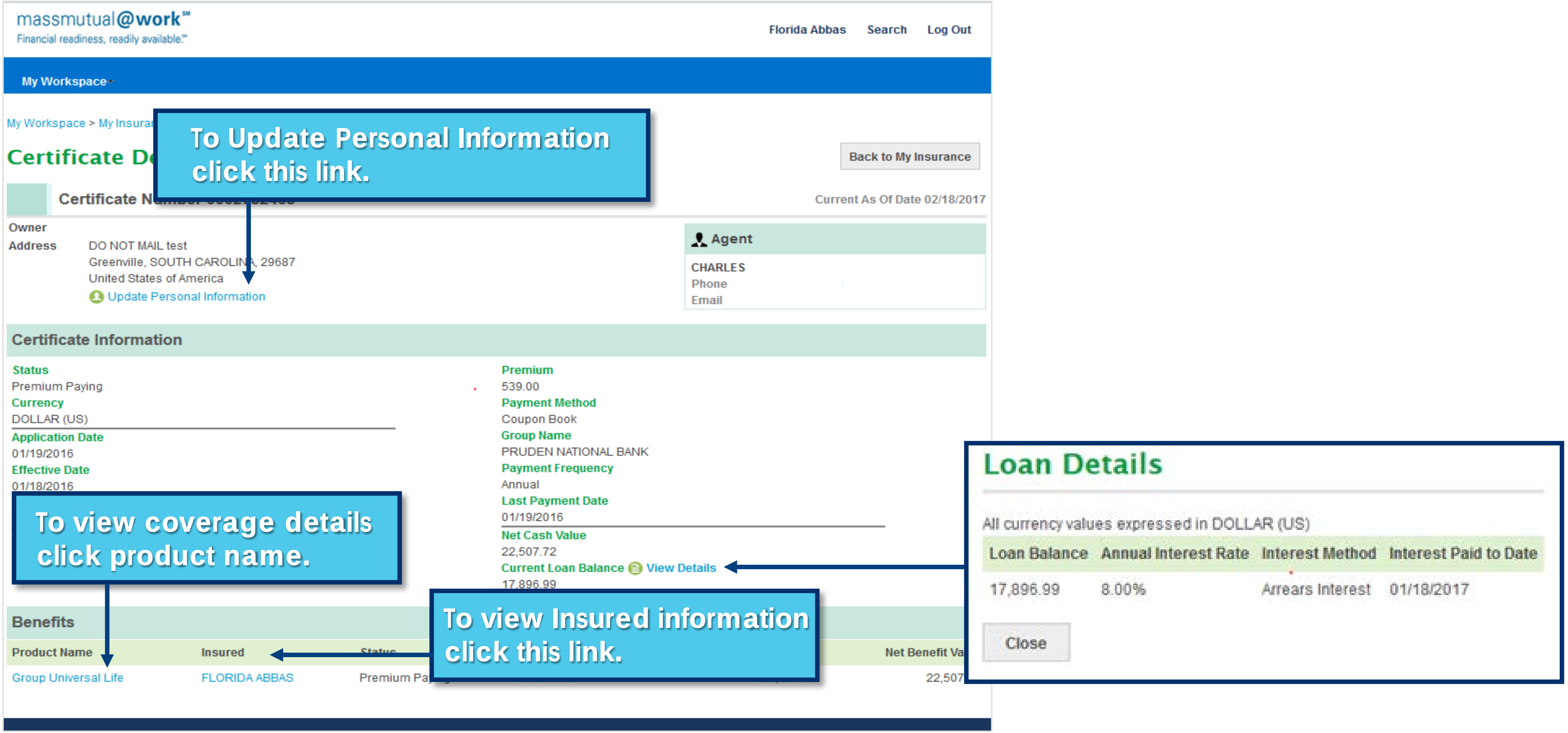
Certificate Detail screen provides certificate status, payment detail, cash value and loan information.



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

To view Insured information or contact information click this link.

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

My Insurance Page – Update Personal Information

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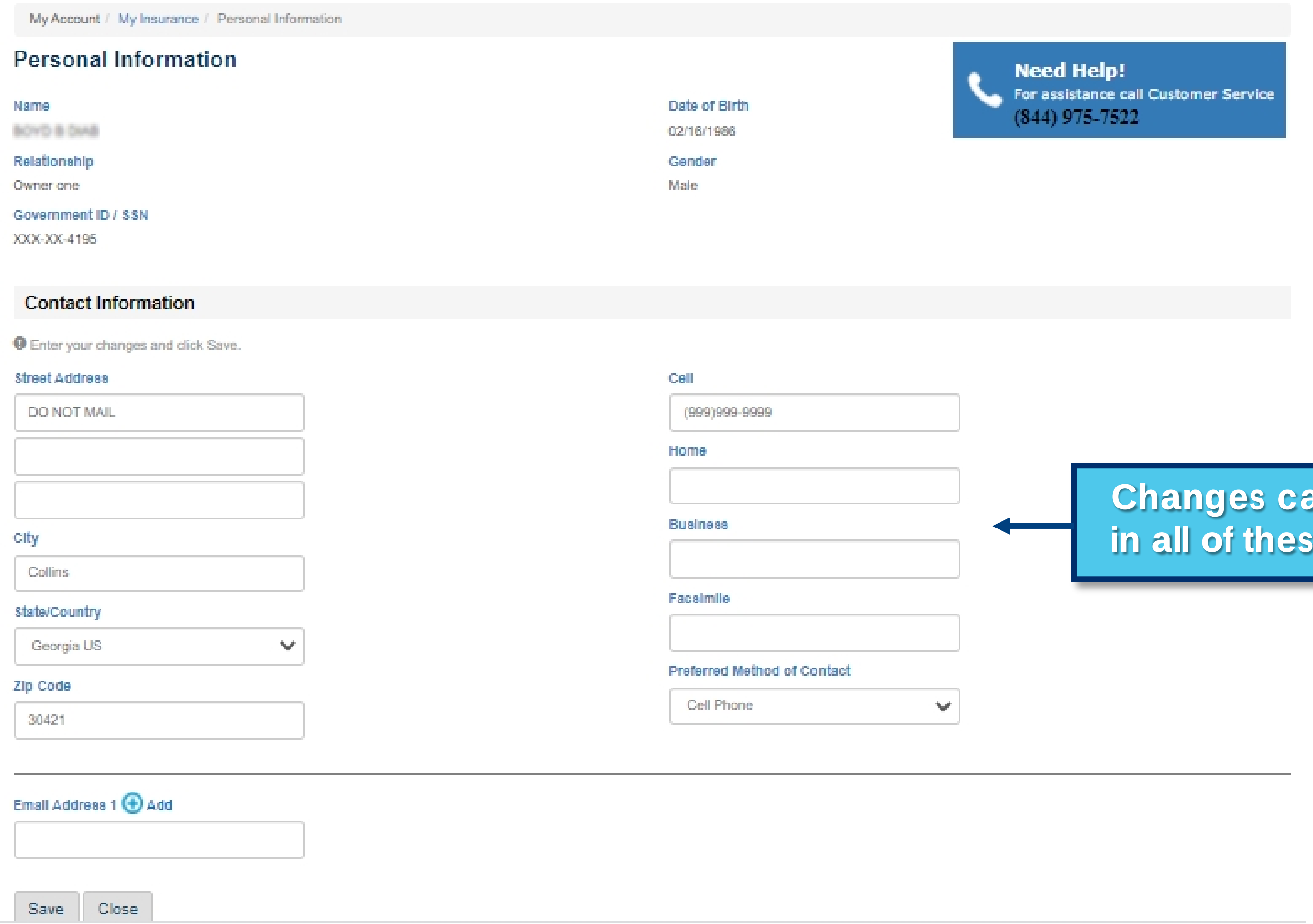
Update Personal Information screen provides the ability to update fields under Contact Information.



Changes can be made in all of these fields.

My Insurance Page - Billing/Payments Detail

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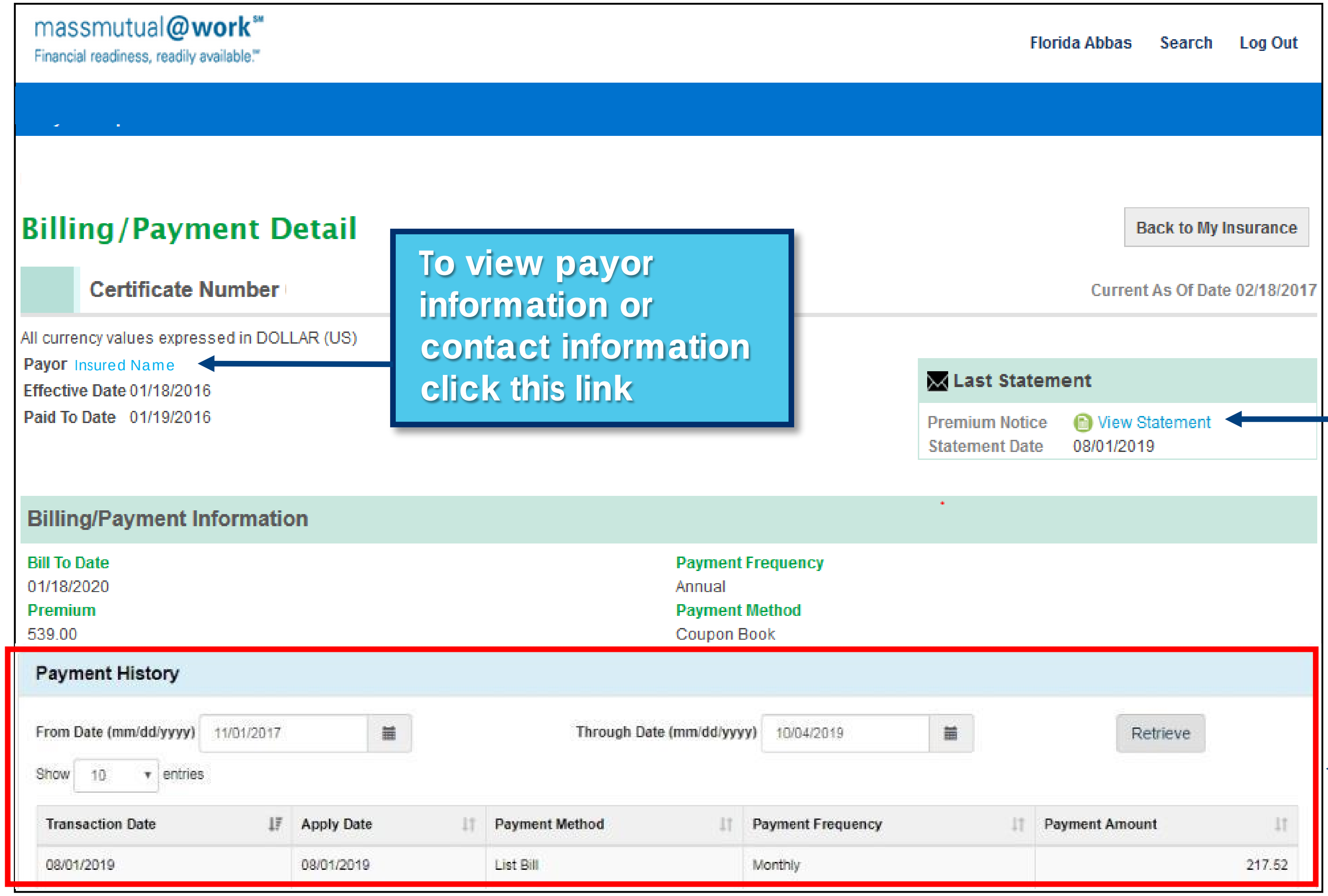
Billing and payment detail screen provides current billing information and displays payment history.



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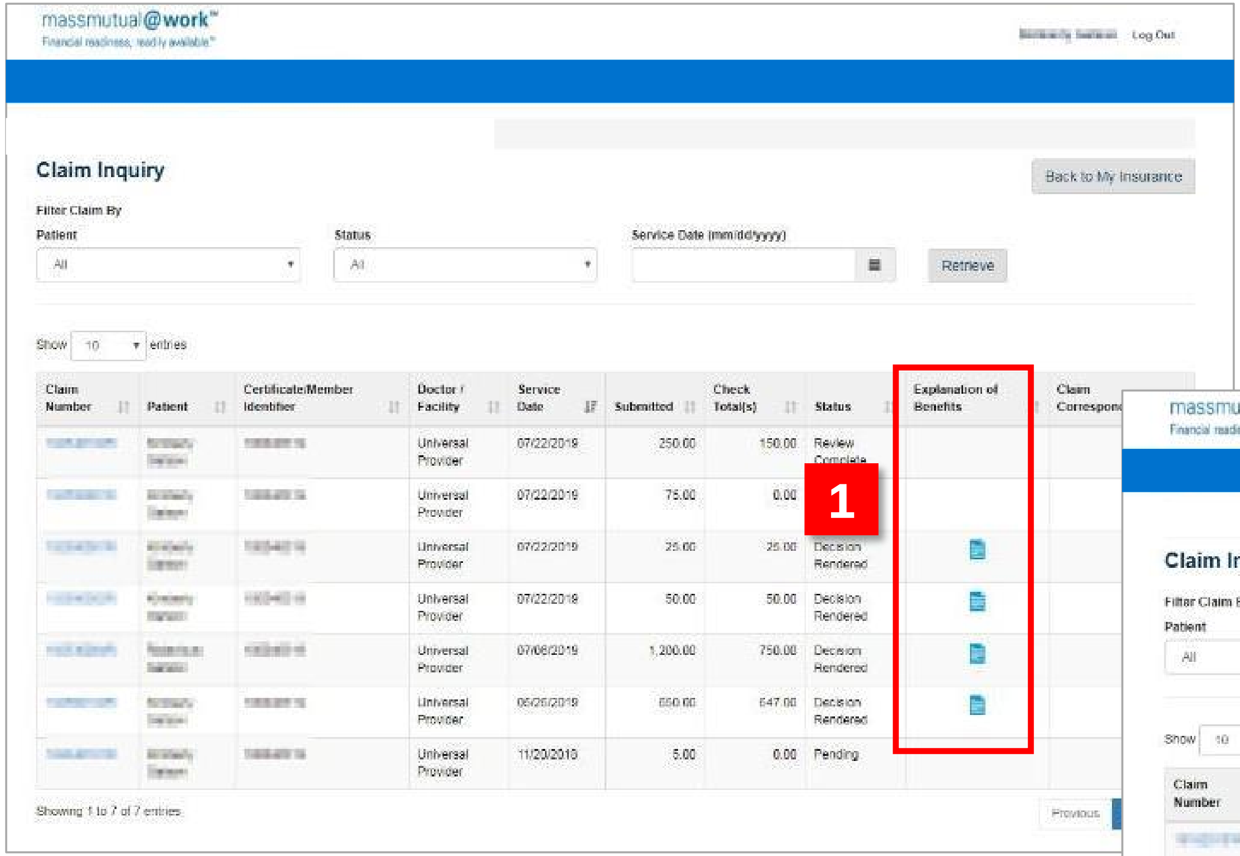
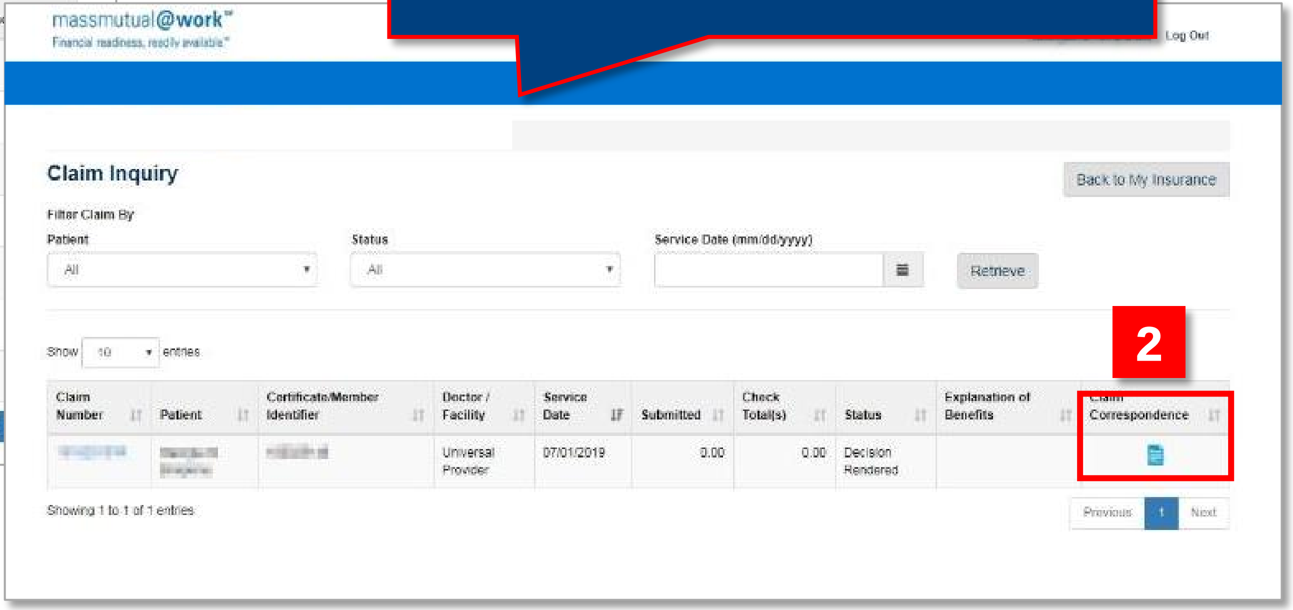
This screen will display pending and processed claims data for Critical Illness/Accident Insurance.



1. Associated EOBs will be viewable.
2. Denial letters will be viewable.



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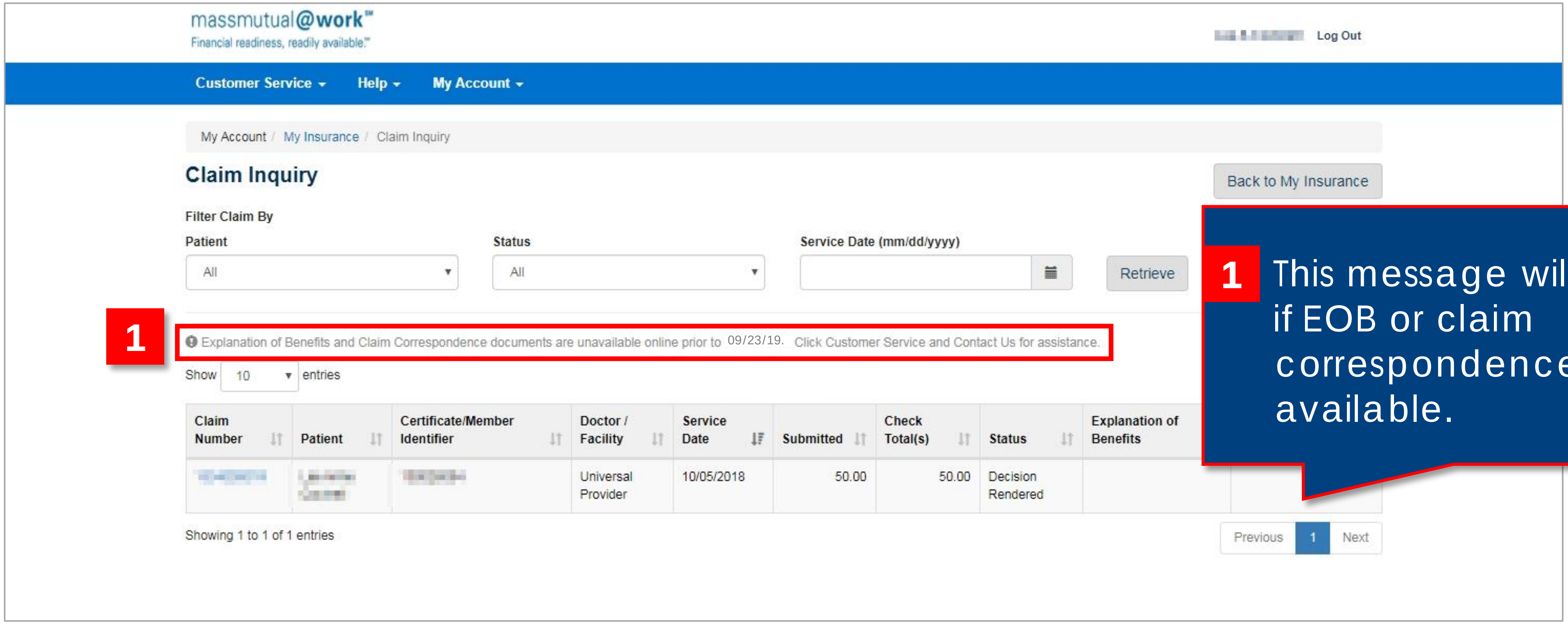
This screen will display error message if EOB or claim correspondence is not available.



1

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

Claims Details

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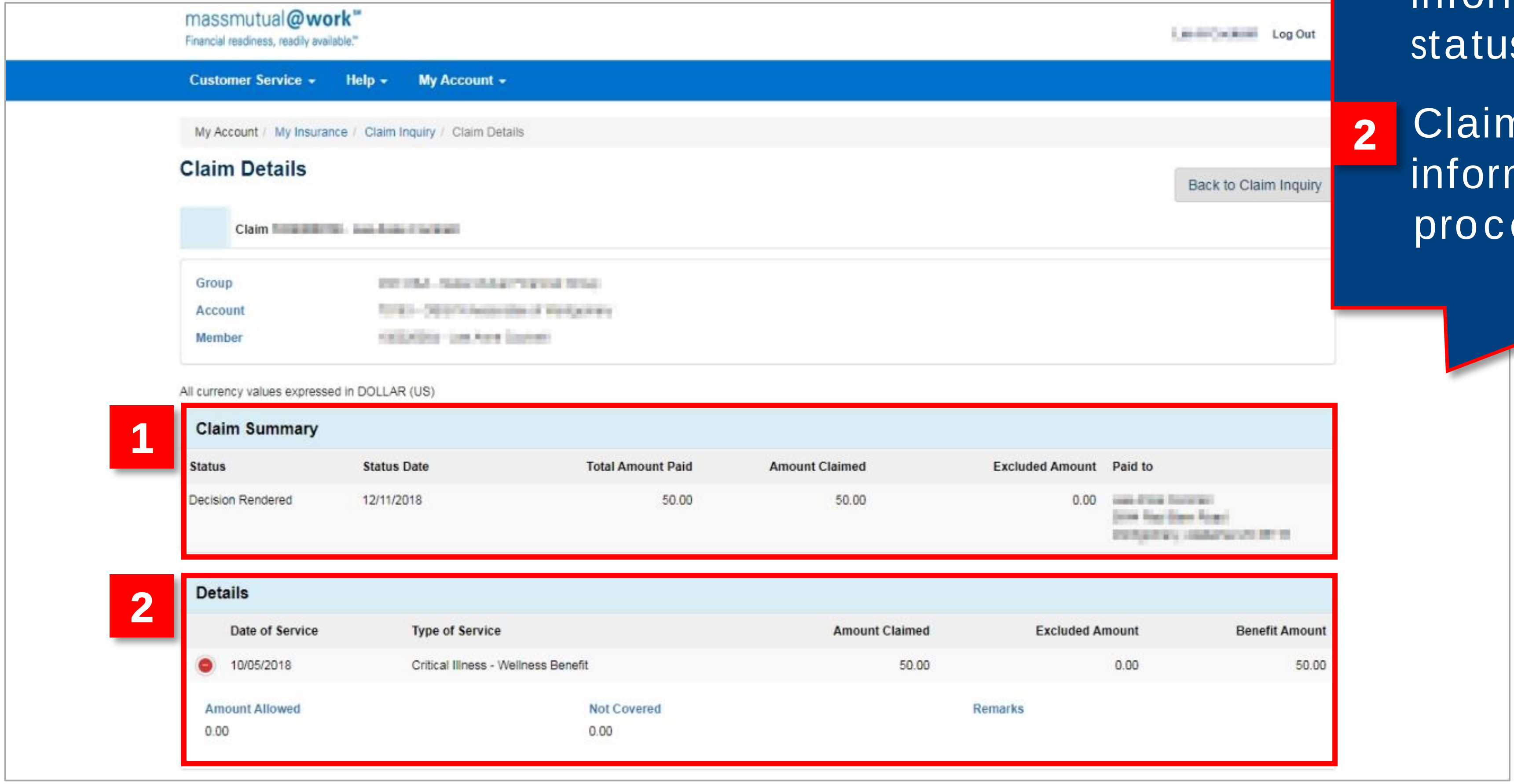
This screen provides summary information for claims and details.

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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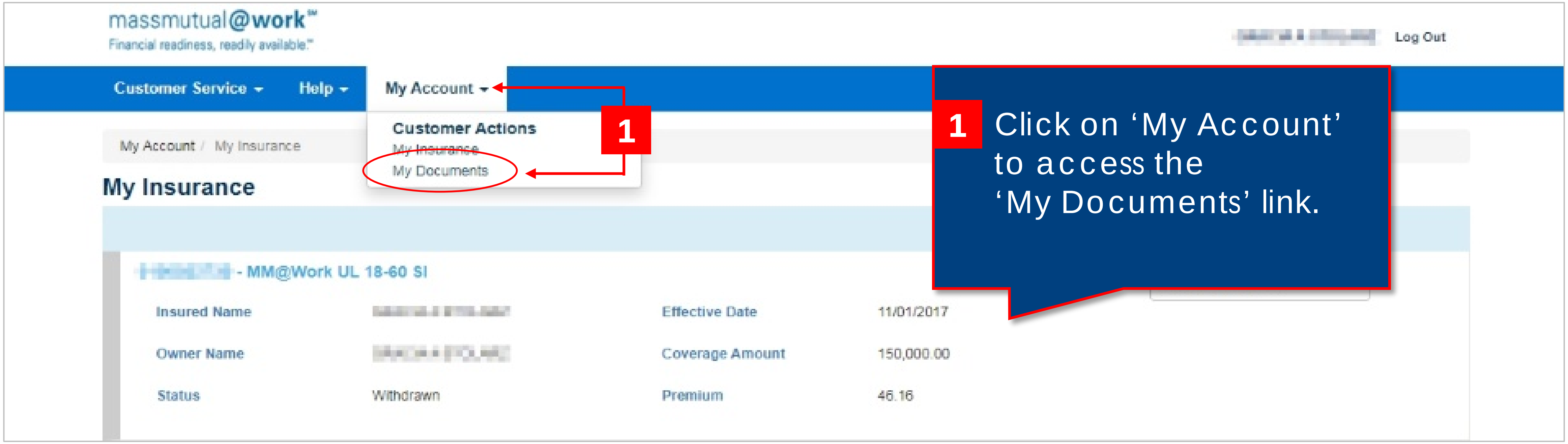
This screen displays link to eDelivery Homepage, ‘My Documents’.



eDelivery – Home Page

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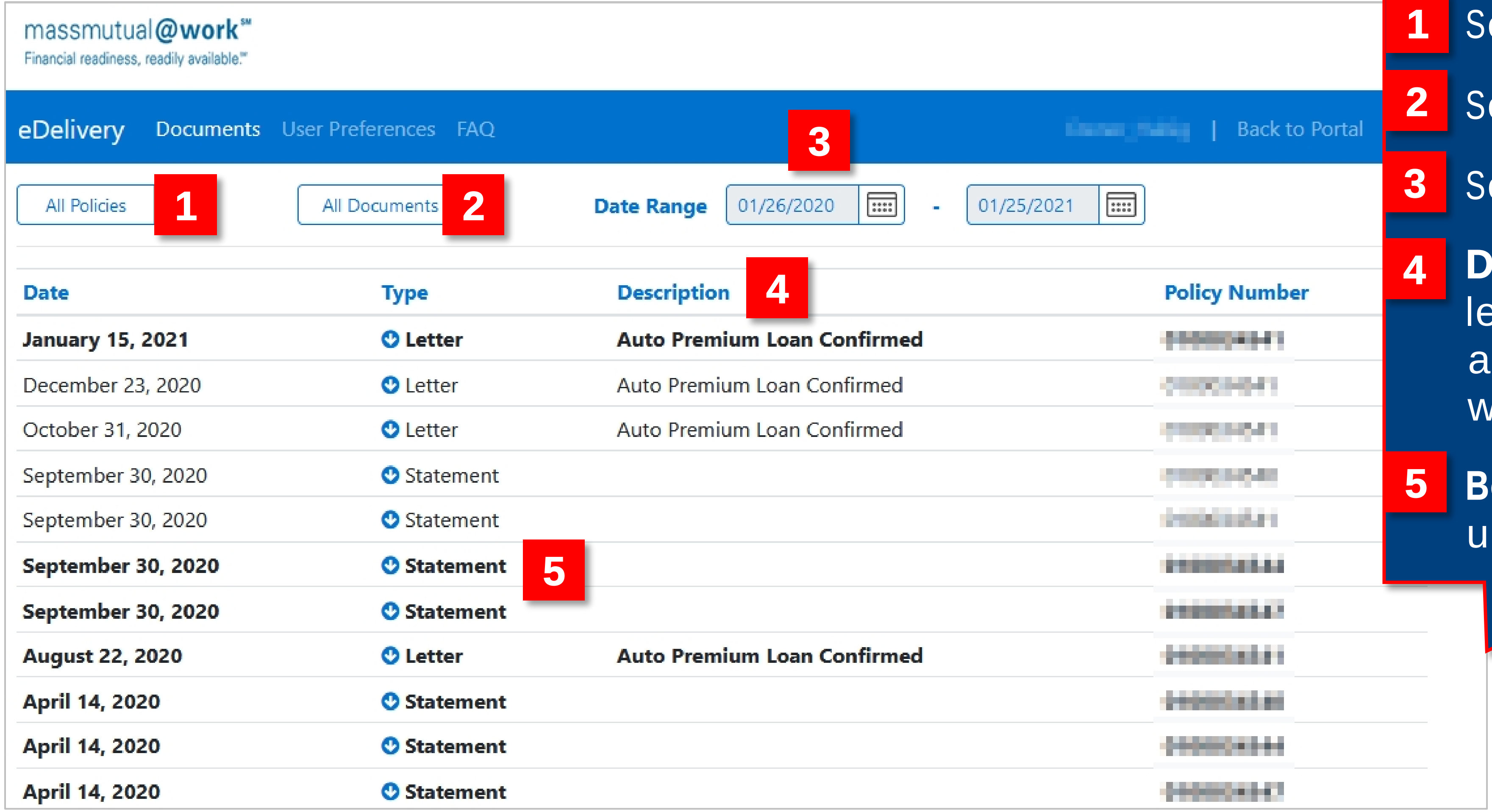
This screen displays eDelivery features.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eDelivery | Documents | User Preferences | FAQ | Back to Portal

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

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

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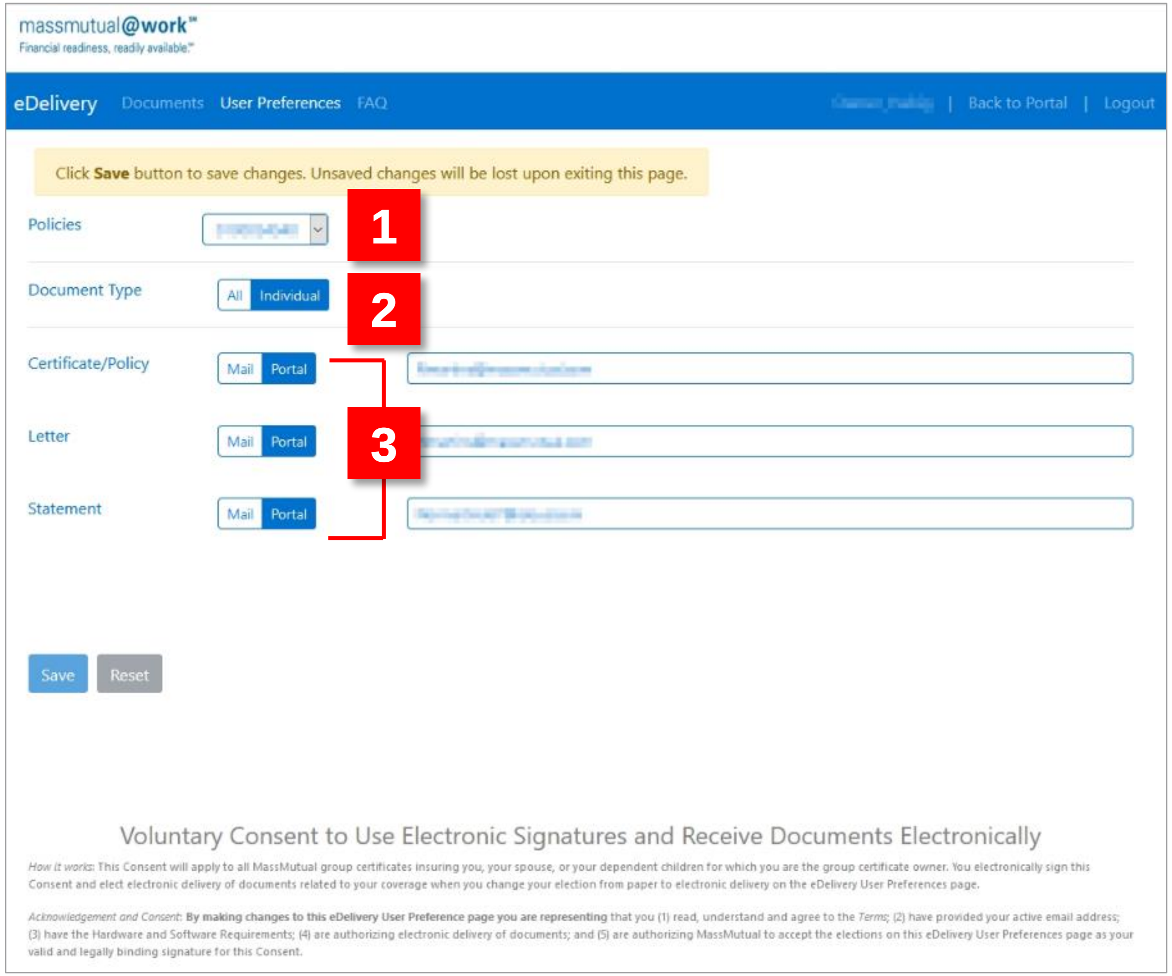
This screen provides the flexibility to select method of delivery for certificates and different correspondence types.



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.

eDelivery – FAQ

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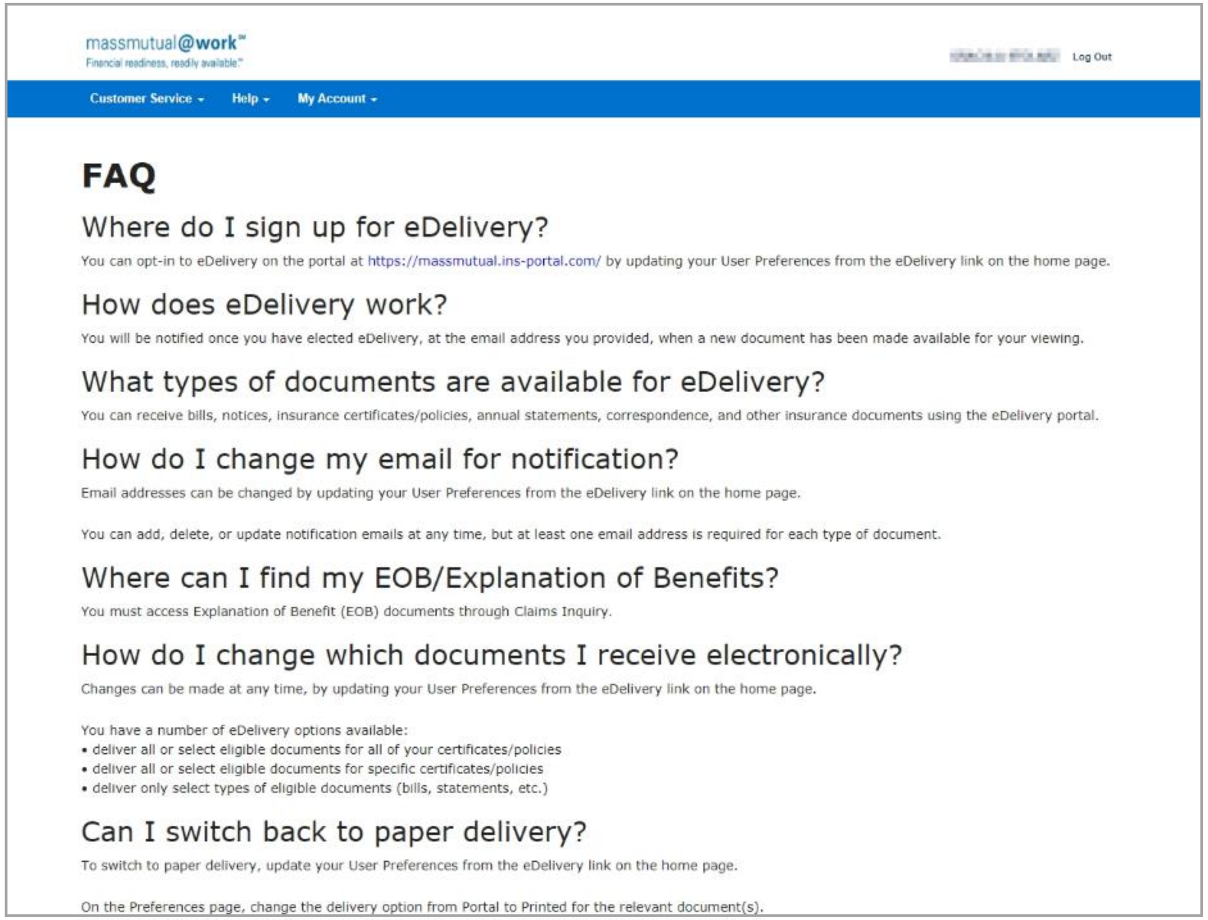
This screen will help answer questions on eDelivery.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Log Out

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).

Glossary

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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.

Glossary

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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.

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