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# Worksite Better.

## Certificate Owner Portal Guide

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## Link to the Portal

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>

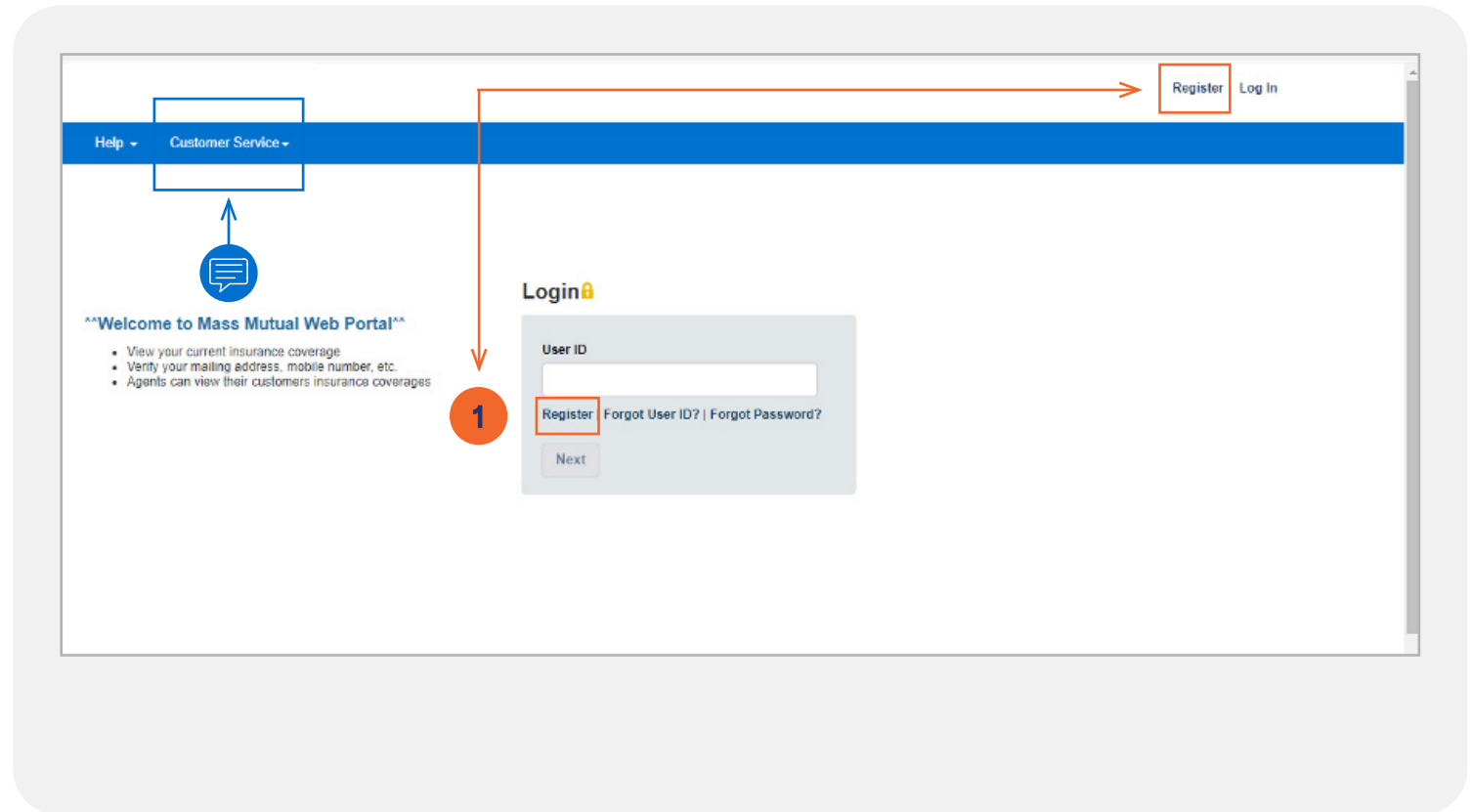
For questions around access or policy information call **1-844-975-7522** and **Press 1** for customer service.

# Registration Process

To access the portal for the first time, you must first register. If you have already registered, proceed to page 9 for Log In Instruction.

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 (continued)

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, Email Address, 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.

Register Log In

Help Customer Service

### Register Now

Personal Information Login & Security Information Preference Information

Personal Information (\* required field)

\* User Type(s)  
Certificate Owner 1

\* Certificate/Policy Number 3

\* Name Type  
Person

\* First Name

\* Last Name 2

Email Address (example: jsmith@abc.com)

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

\* Government ID (xxx-xx-xxxx)

Next 4

# Registration Process (continued)

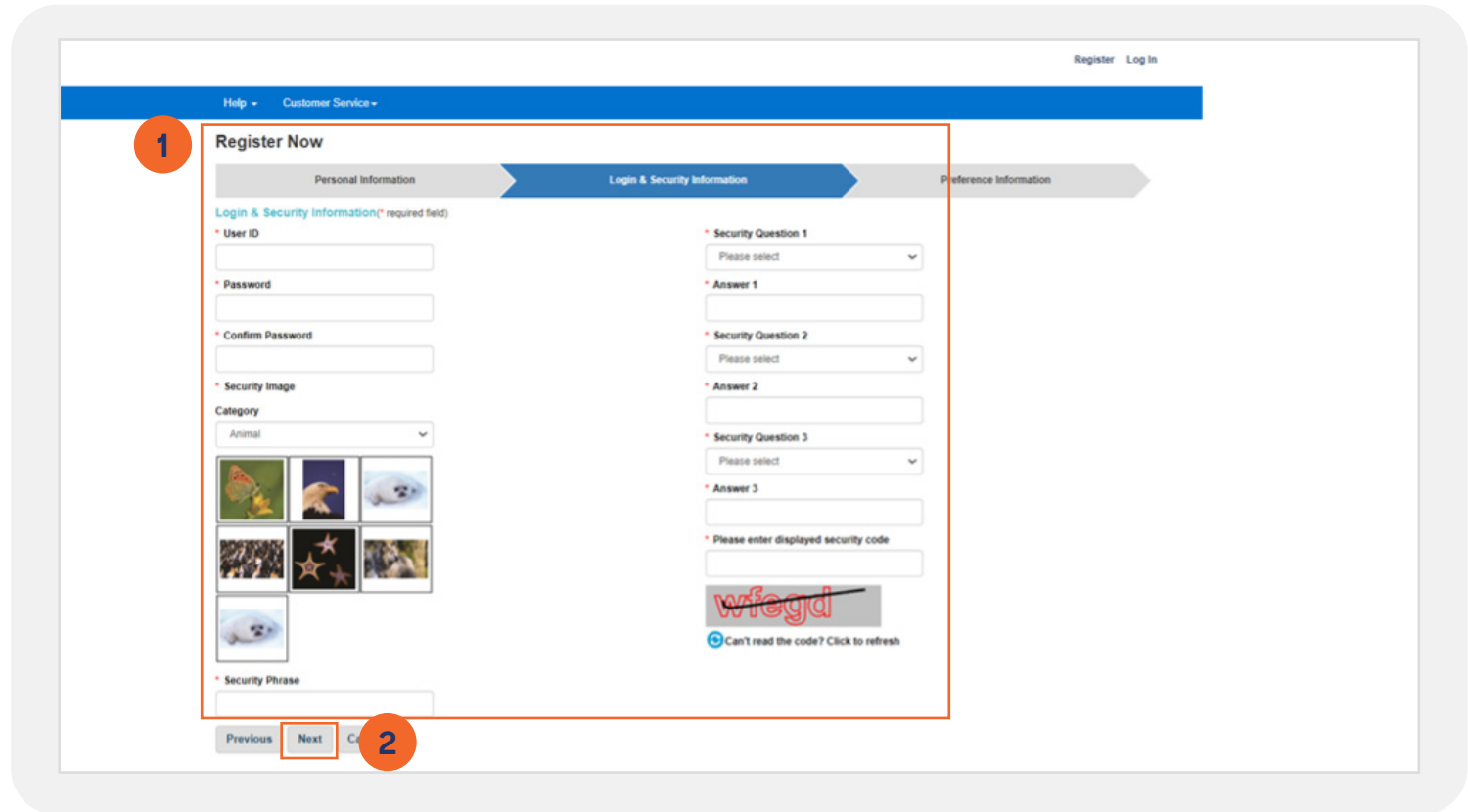
Once validation is completed in previous step you will be required to complete all required fields (\*) on this screen.

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 'Next' to complete Registration.



## Registration Process (continued)

Select preferred language and date format. Click **'submit'** to complete registration.

The screenshot shows a registration form titled "Register Now" with three steps: "Personal Information", "Login & Security Information", and "Preference Information". The "Preference Information" step is active. It contains two dropdown menus: "Preferred Language" (set to "English") and "Preferred Date Format" (set to "mm/dd/yyyy"). Below the dropdowns are three buttons: "Previous", "Submit", and "Cancel". The "Submit" button is highlighted with a blue box and a callout icon. A blue callout icon also points to the "Preferred Language" dropdown.



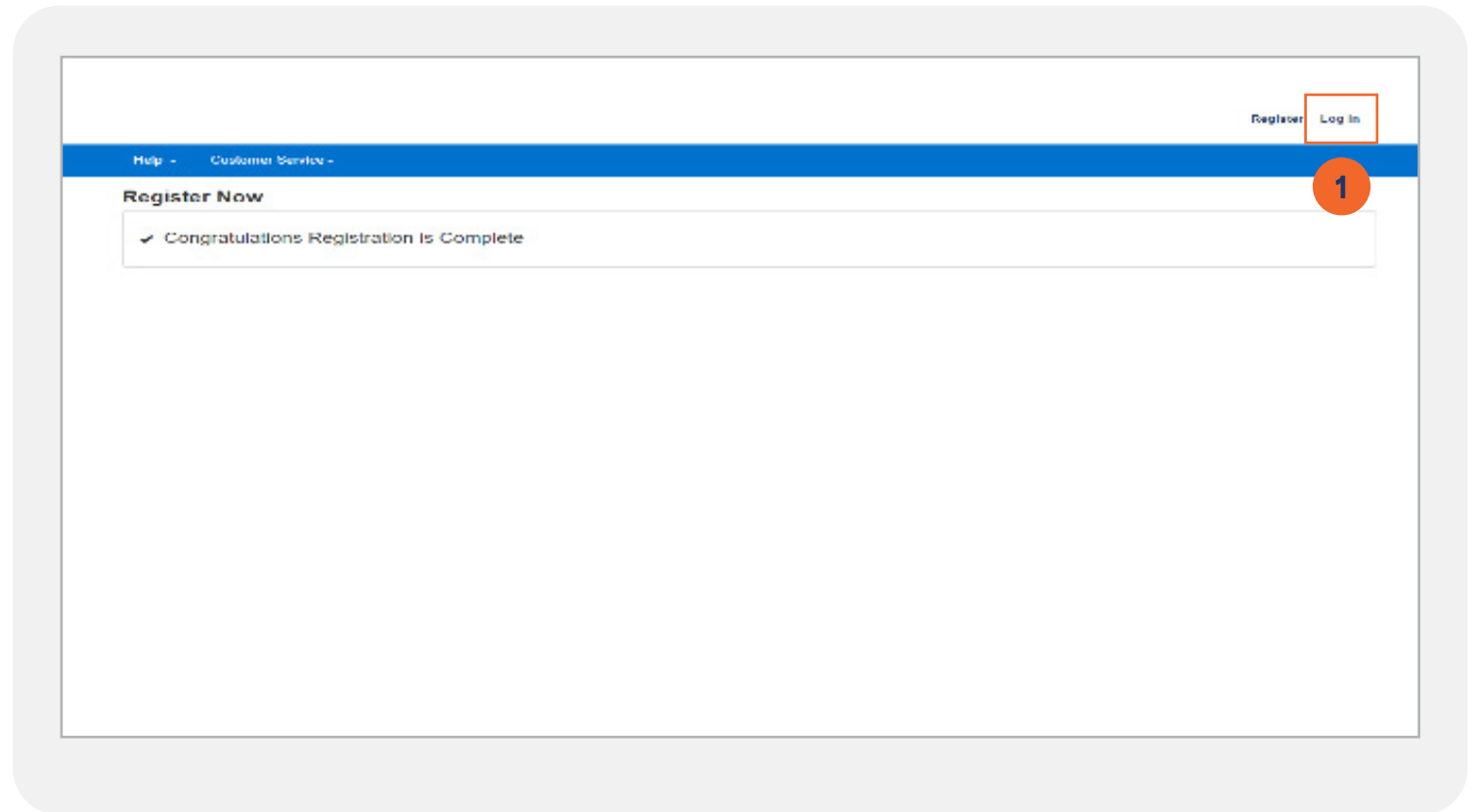
This provides an opportunity to select a preferred language.  
Registration is not completed until the submit button is clicked.

## Registration Process (continued)

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

1

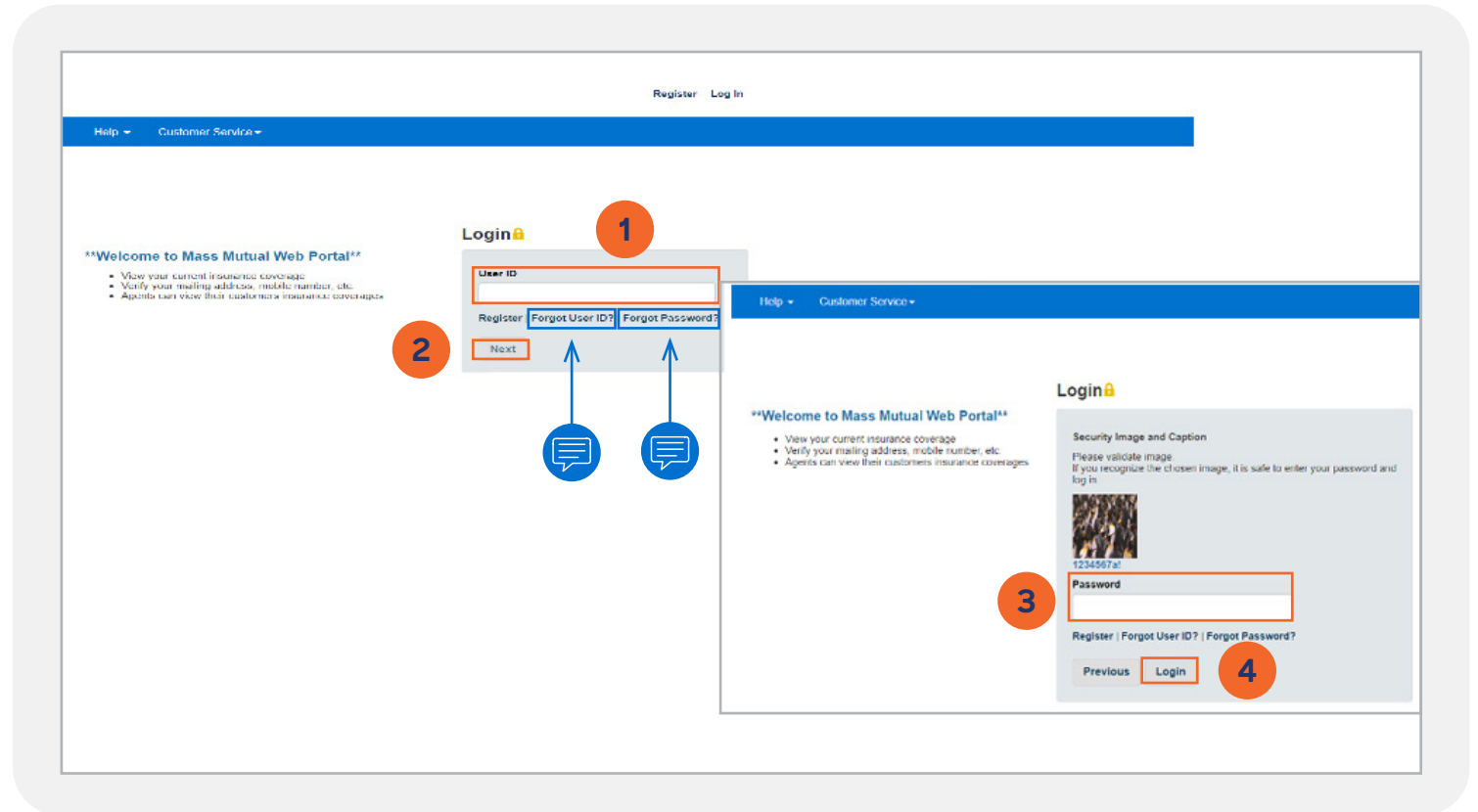
Once registration is complete and you receive the Congratulations message, click **'Log In'** to access portal.



# Log-In Page

Log into 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.

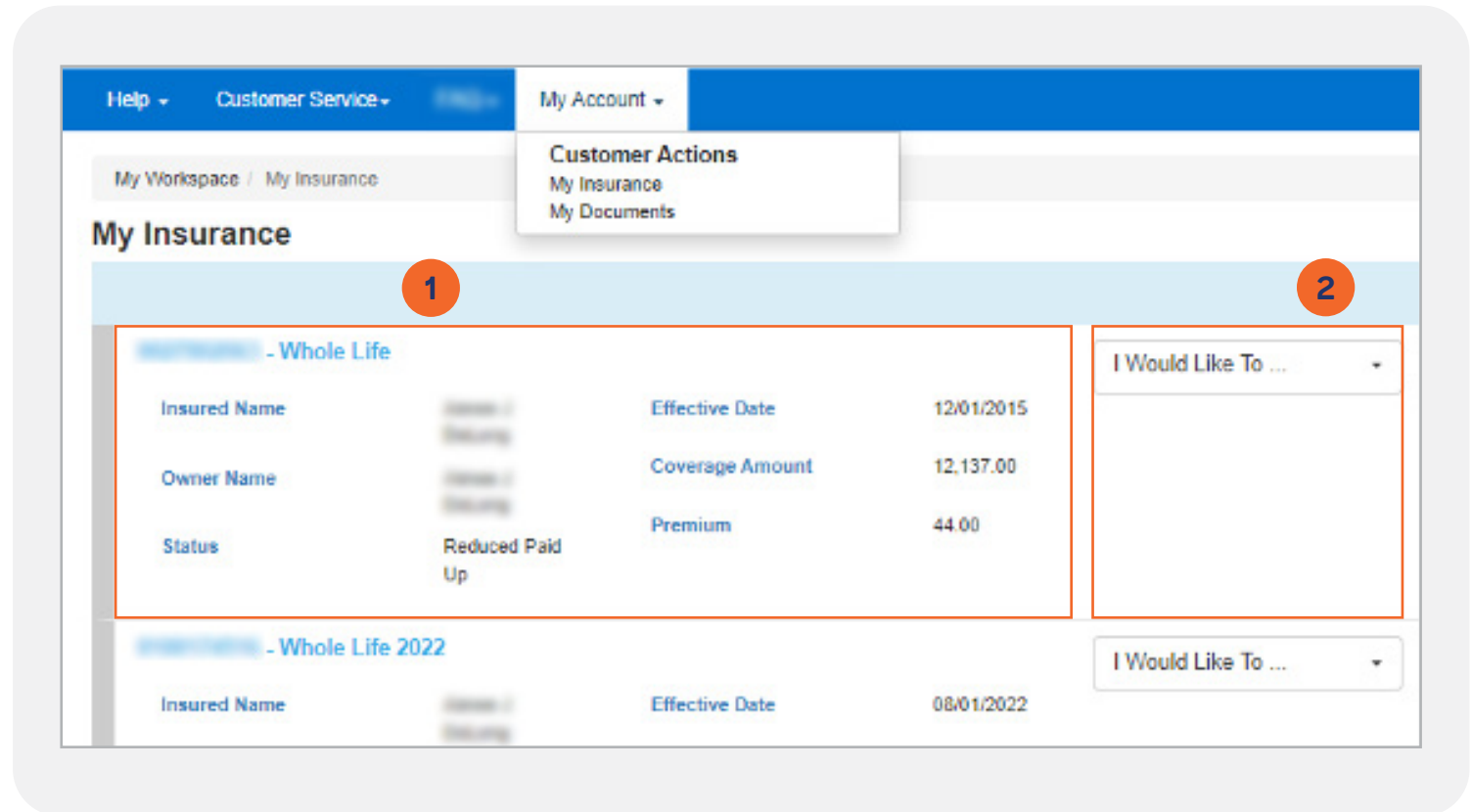
# My Insurance Page

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 under 'I Would Like To' as follows:

- Update Personal Information
- View Billing/Payments
- View Certificate Details
- View Claims if Critical Illness or Accident are elected



# My Insurance Page – Certificate Detail

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

The screenshot shows the 'Certificate/Policy Detail' page. At the top, there are navigation links for 'Help', 'Customer Service', and 'My Account'. The main heading is 'Certificate/Policy Detail' with a 'Back to My Insurance' button. Below this, the 'Certificate/Policy Number' is displayed as '00-000000' and the 'Current As Of Date' is '11/16/2024'. The 'Owner Address' section shows 'Toland, Connecticut, 06084, United States of America' with an 'Update Personal Information' link. The 'Agents' section lists two agents with their phone and email numbers. The 'Certificate/Policy Information' section contains a grid of details: Status (Reduced Paid Up), Currency (DOLLAR (US)), Application Date (09/18/2015), Effective Date (12/01/2015), Paid To Date (01/01/2024), Premium (44.00), Payment Method (Direct Premium Notice), Payment Frequency (Monthly), Last Payment Date (01/25/2024), Primary Dividend Option (Purchase Paid Up Additions), Dividend Summary (Paid Up Additions Amount: 0.00, Paid Up Additions Expiration Date: 12/01/2024), and Net Cash Value (2,641.82). The 'Benefits' section includes a table with columns for Product Name, Status, Effective Date, Coverage Amount, and Net Benefit Value. Callouts with speech bubble icons point to the 'Update Personal Information' link, the 'Product Name' in the Benefits table, and the 'Insured' link in the Benefits table.

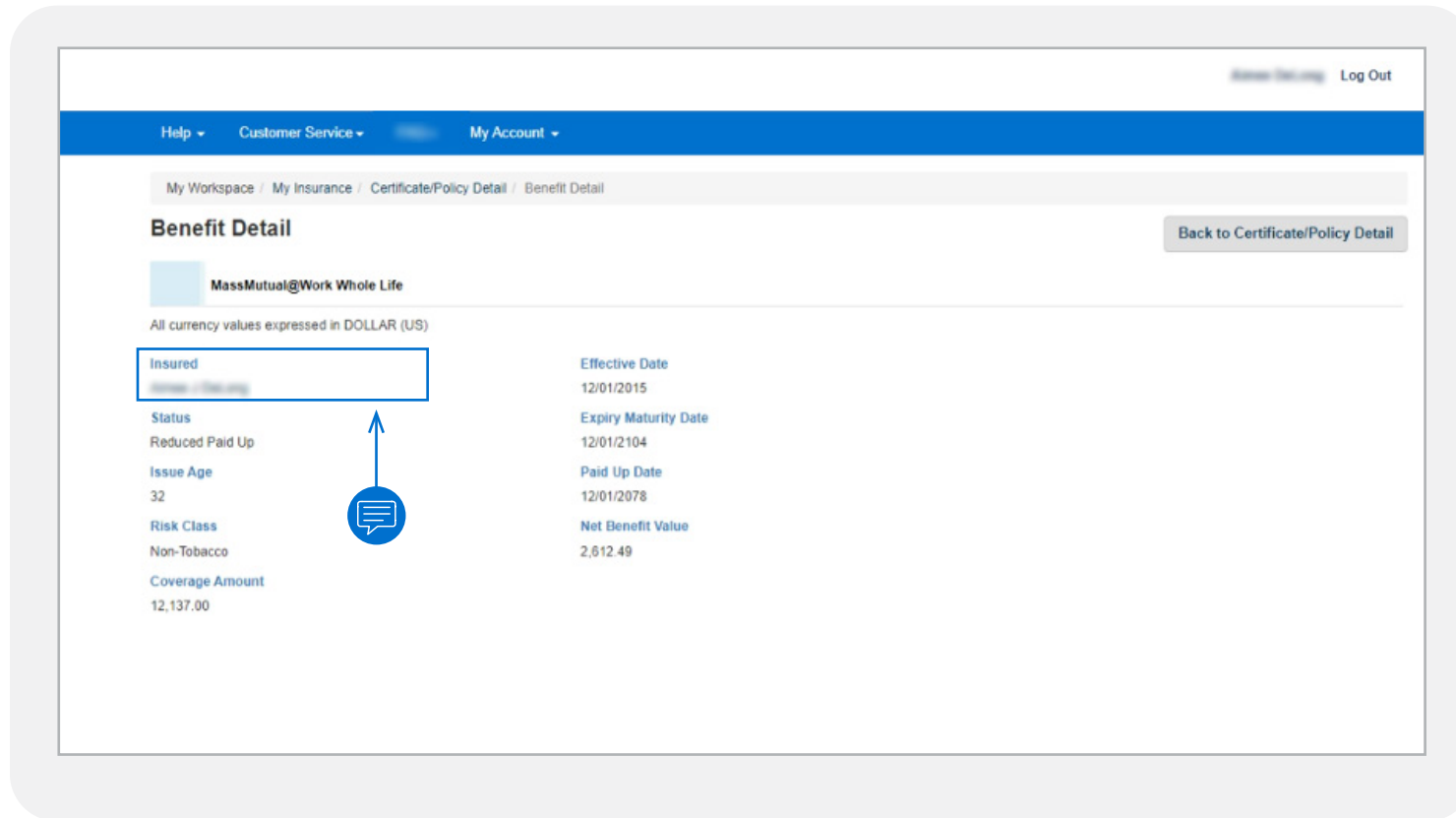
Product Name	Status	Effective Date	Coverage Amount	Net Benefit Value
MassMutual@Work Whole Life	Reduced Paid Up	12/01/2015	12,137.00	2,612.49



To Update Personal Information click this link.  
To view coverage details click product name.  
To view Insured information click this link.

# Benefit Detail

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



To view Insured information or contact information click this link.

# My Insurance Page – Update Personal Information

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

My Workspace / My Insurance / Personal Information

### Personal Information

Name: [Redacted]  
Date of Birth: 11/01/1983  
Relationship: Owner one  
Gender: Female  
Government ID: [Redacted]

**Need Help?**  
For assistance call Customer Service  
800-352-9900

### Contact Information

Enter your changes and click Save.

\* Street Address: [Redacted]  
[Redacted]  
[Redacted]

\* City: Tolland

\* State/Country: Connecticut US

\* Zip Code: 06004

Cell: [Redacted]  
Home: [Redacted]  
Business: [Redacted]  
Facsimile: [Redacted]

Preferred Method of Contact: Cell Phone

Email Address 1: [Redacted] Add



Changes can be made in all of these fields.

# My Insurance Page – Billing/Payment Detail

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

The screenshot shows the 'Billing/Payment Detail' page. At the top, there is a navigation bar with 'Help', 'Customer Service', and 'My Account'. Below this, the page title 'Billing/Payment Detail' is displayed, along with a 'Back to My Insurance' button. The page is divided into three main sections: 'Payor', 'Billing/Payment Information', and 'Payment History'. The 'Payor' section includes fields for 'Effective Date', 'Paid To Date', and 'Status'. The 'Billing/Payment Information' section includes 'Billed To Date', 'Payment Frequency', 'Premium', and 'Payment Method'. The 'Payment History' section includes 'From Date', 'Through Date', and a 'Retrieve' button. A table below shows payment history entries with columns for 'Transaction Date', 'Apply Date', 'Payment Method', 'Payment Frequency', and 'Payment Amount'. Two blue callout boxes with speech bubble icons point to the 'Payor' section and the 'Payment History' table.

Payor

Effective Date 12/01/2015

Paid To Date 01/01/2024

Status Reduced Paid Up

Billing/Payment Information

Billed To Date 06/01/2024

Payment Frequency Monthly

Premium 44.00

Payment Method Direct Premium Notice

Payment History

From Date (mm/dd/yyyy) 07/31/2018

Through Date (mm/dd/yyyy) 07/31/2024

Retrieve

Show 10 entries

Transaction Date	Apply Date	Payment Method	Payment Frequency	Payment Amount
02/06/2024	01/25/2024	List Bill	Monthly	44.00
01/08/2024	12/31/2023	List Bill	Monthly	44.00



To view payor information or contact information click this link. Payments in the history grid are reflected in the Paid to date. A PDF of your most recent statement can be viewed.

# My Insurance Page – Claim Inquiry

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.

My Workspace / My Insurance / Claim Inquiry

### Claim Inquiry

Filter Claim By

Patient: All | Status: All | Service Date (mm/dd/yyyy): mm/dd/yyyy | Retrieve

Show 10 entries

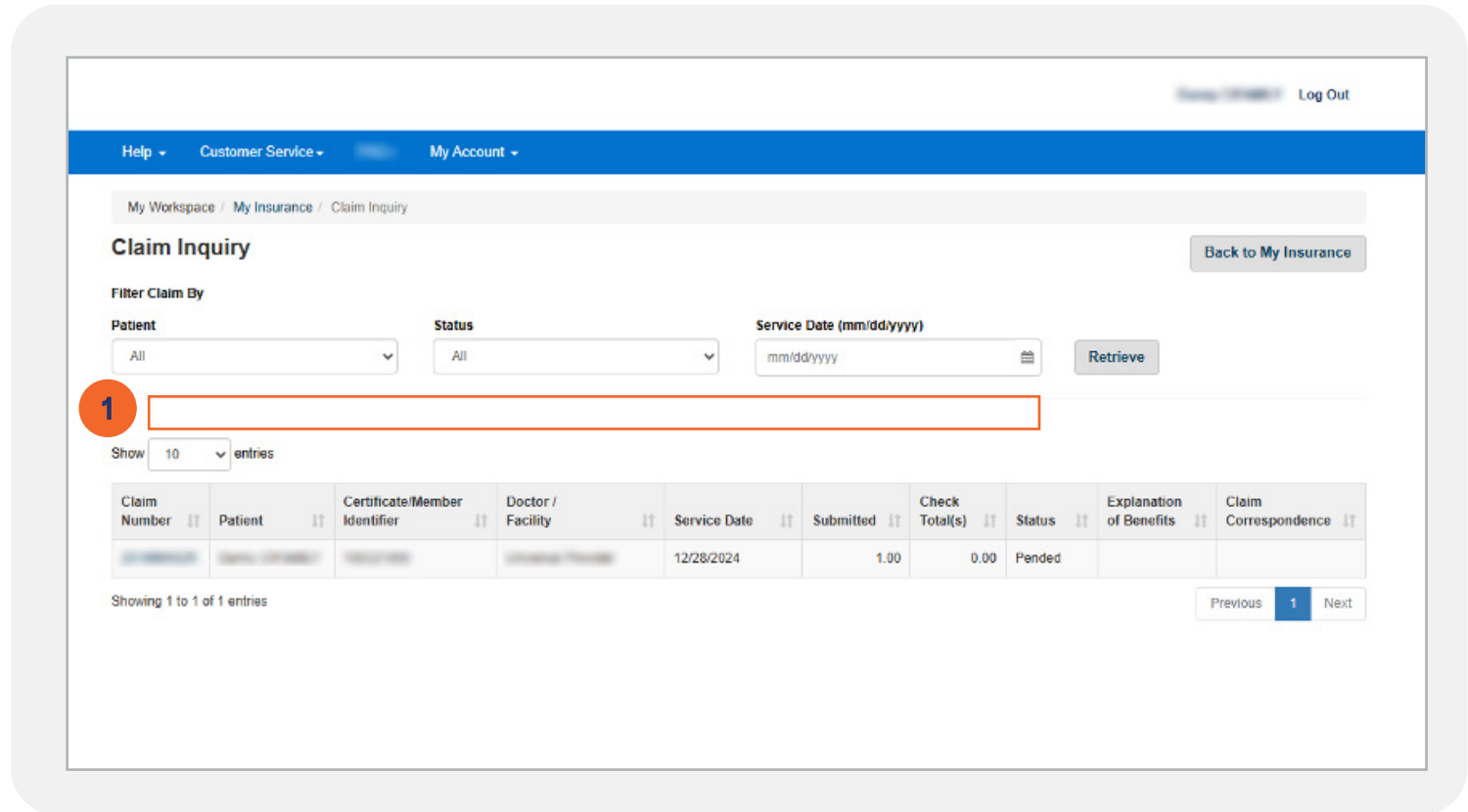
Claim Number	Patient	Certificate/Member Identifier	Doctor / Facility	Service Date	Submitted	Check Totals	Status	Explanation of Benefits	Claim Correspondence
			Universal Provider	01/25/2024	2.00	0.00	Paid Not Issued		
			Universal Provider	07/04/2024	175.00	175.00	Issued		
			Universal Provider	11/05/2023	175.00	175.00	Issued		
			Universal Provider	11/02/2023	200.00	200.00	Issued		

**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

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

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



# Claims Details

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 Workspace / My Insurance / Claim Inquiry / Claim Details

### Claim Details

Back to Claim Inquiry

Claim [REDACTED] [REDACTED]

< Previous Claim | Next Claim >

Group [REDACTED]  
Account [REDACTED]  
Member [REDACTED]

All currency values expressed in DOLLAR (US)

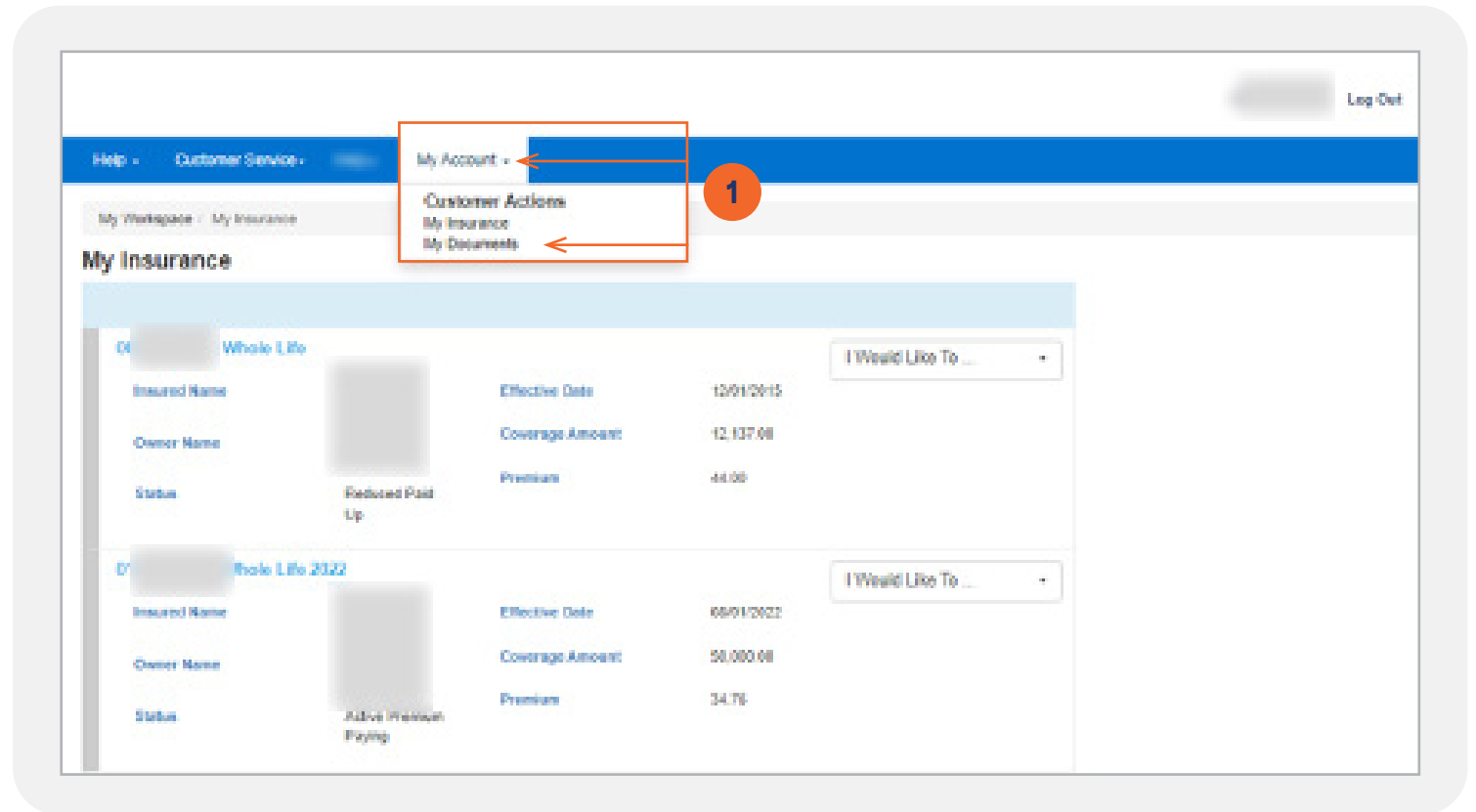
Claim Summary				
Status	Status Date	Other Carrier Paid	Total Amount Paid	Paid to
Issued	01/25/2024	0.00	175.00	[REDACTED]
Amount Claimed	Excluded Amount	Deductible Applied	Coinsurance Copay	Patient Responsibility
175.00	0.00	0.00	0.00	0.00

Details				
Date of Service	Type of Service	Amount Claimed	Excluded Amount	Benefit Amount
11/09/2023	Urgent Care or Emer Physician Treatment	125.00	0.00	125.00
11/09/2023	X-Ray	50.00	0.00	50.00

# My Account – My Documents Page

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

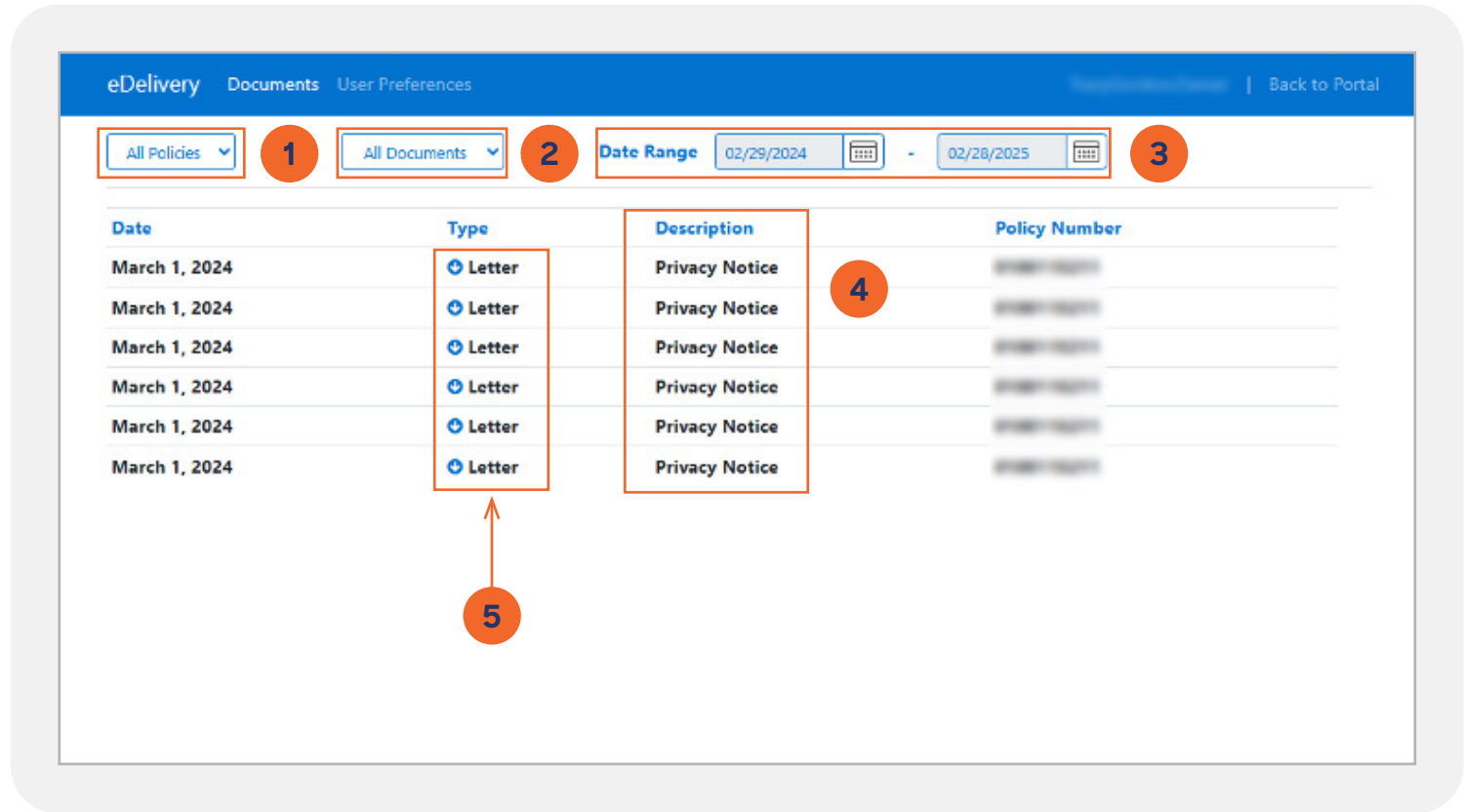
- 1 Click on ‘My Account’ to access the ‘My Documents’ link.



# eDelivery – Home Page

This screen displays eDelivery features.

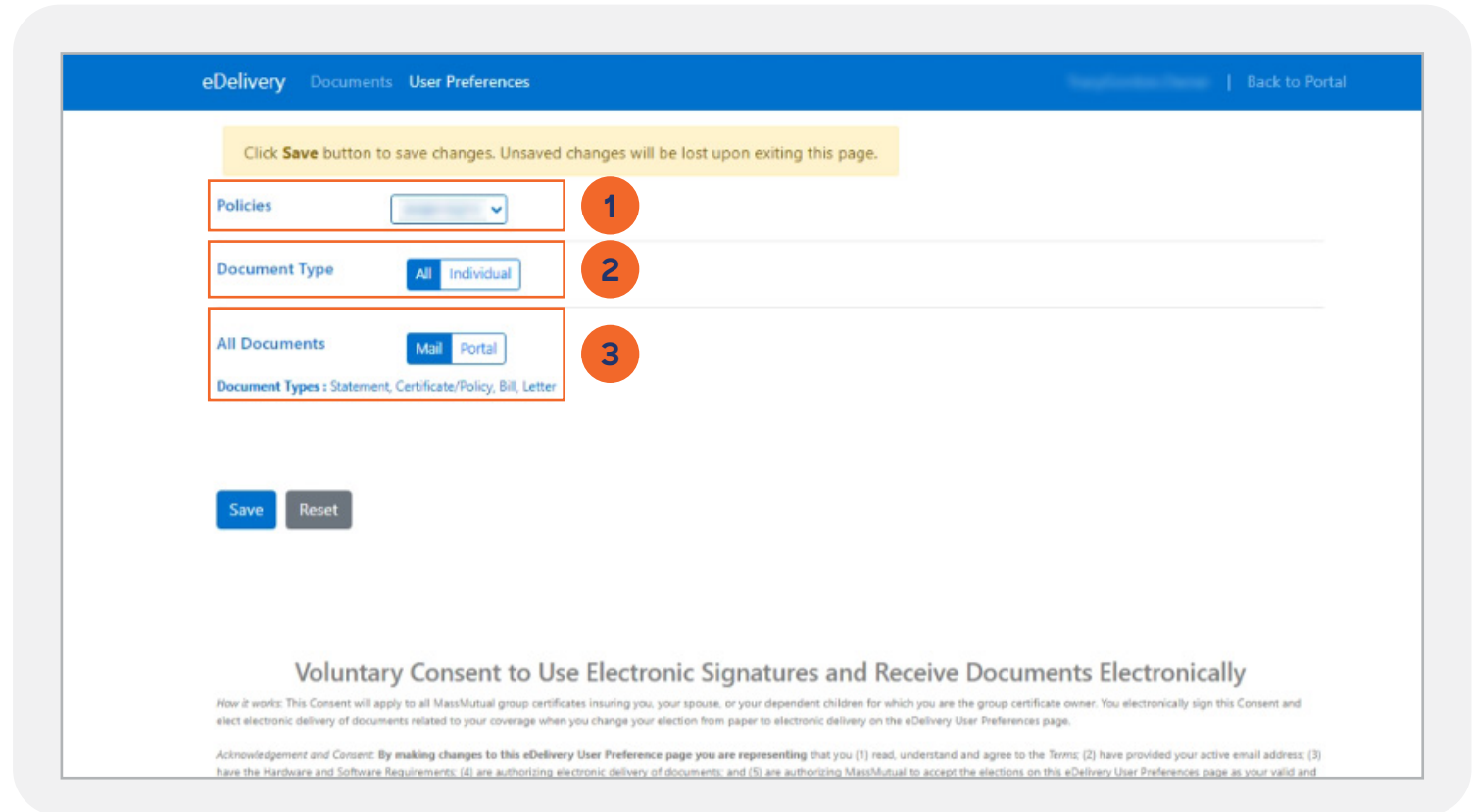
- 1 Select '**Policy**' to view.
- 2 Select '**Document Type**.'
- 3 Select '**Date Range**.'
- 4 **Description** added for letters is a new field added on 1/18/21 and will apply going forward.
- 5 **Bold** type denotes unopened.



# eDelivery – User Preferences Page

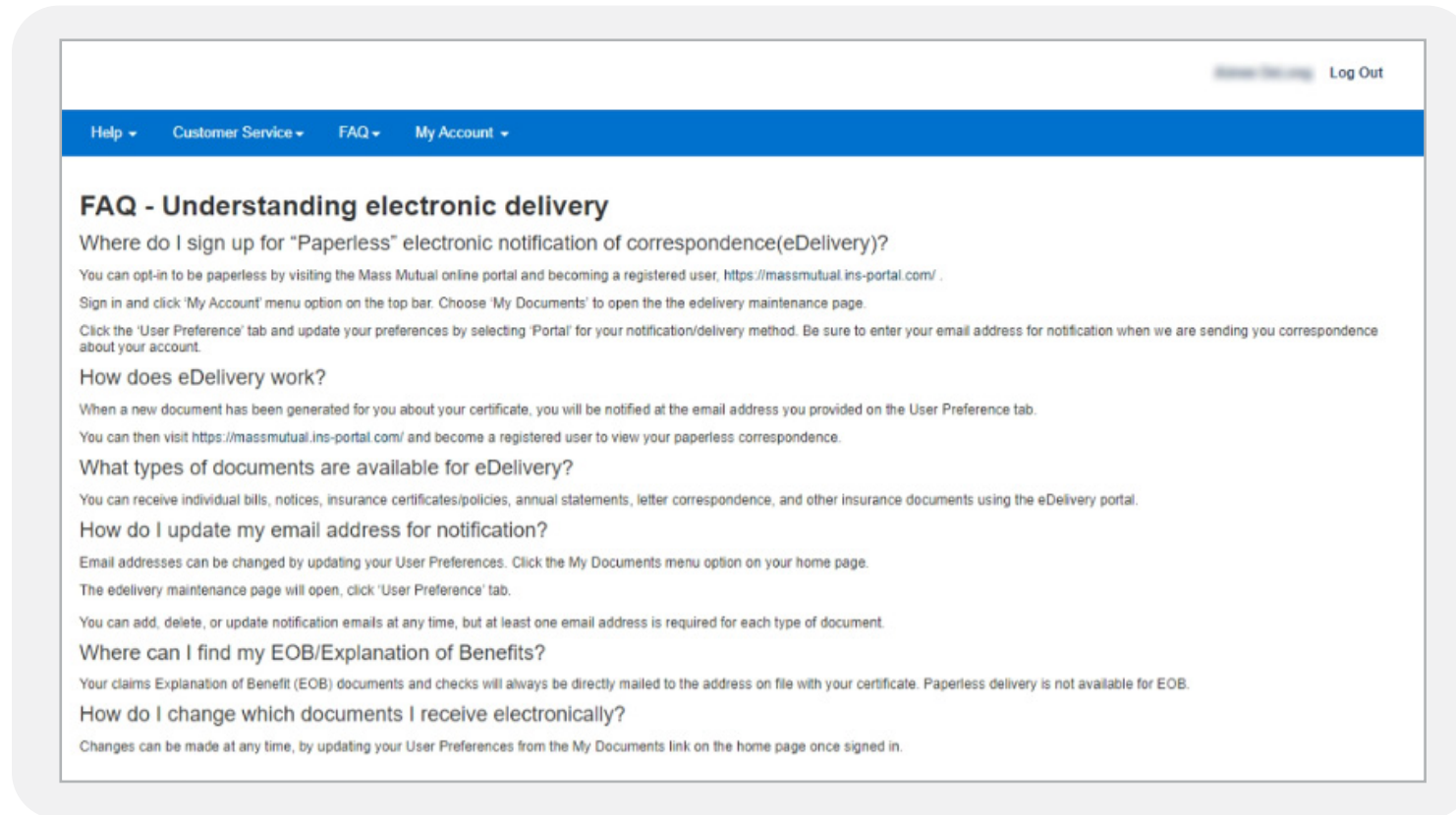
This screen provides the flexibility to select method of delivery for certificates and different correspondence types.

- 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

This screen will help answer questions on eDelivery.



The screenshot shows a web page with a blue header containing navigation links: Help, Customer Service, FAQ, and My Account. A 'Log Out' link is visible in the top right corner. The main content area is titled 'FAQ - Understanding electronic delivery' and contains several questions and answers regarding eDelivery setup and usage.

**FAQ - Understanding electronic delivery**

**Where do I sign up for "Paperless" electronic notification of correspondence(eDelivery)?**

You can opt-in to be paperless by visiting the Mass Mutual online portal and becoming a registered user, <https://massmutual.ins-portal.com/>.

Sign in and click 'My Account' menu option on the top bar. Choose 'My Documents' to open the the edelivery maintenance page.

Click the 'User Preference' tab and update your preferences by selecting 'Portal' for your notification/delivery method. Be sure to enter your email address for notification when we are sending you correspondence about your account.

**How does eDelivery work?**

When a new document has been generated for you about your certificate, you will be notified at the email address you provided on the User Preference tab.

You can then visit <https://massmutual.ins-portal.com/> and become a registered user to view your paperless correspondence.

**What types of documents are available for eDelivery?**

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

**How do I update my email address for notification?**

Email addresses can be changed by updating your User Preferences. Click the My Documents menu option on your home page.

The edelivery maintenance page will open, click 'User Preference' tab.

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?**

Your claims Explanation of Benefit (EOB) documents and checks will always be directly mailed to the address on file with your certificate. Paperless delivery is not available for EOB.

**How do I change which documents I receive electronically?**

Changes can be made at any time, by updating your User Preferences from the My Documents link on the home page once signed in.

# Glossary

## SYSTEM STATUSES

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

# Glossary (continued)

## 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.

