

# Individual Billing and Collections

## *Frequently Asked Questions (FAQs) for eBill and ePay*

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### **Registration and Setup**

#### **Q. I would like to pay my premium online. Why is it not showing up in the list of my policies displayed online?**

**A.** You may not be the primary owner of the policy or the policy may not be eligible for our eBill and ePay service. Contact a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET), to verify your role on the policy or to find out if your policy type is currently supported for eBill and ePay.

#### **Q. What policy types are eligible for eBill and ePay?**

**A.** The policy types that are eligible for eBill and ePay are individually billed Disability Income (DI) Insurance policies, certain Life Insurance policies and certain Annuities.

#### **Q. What is “Manage My Wallet”?**

**A.** “Manage My Wallet” allows you to store bank account information such as account names and bank account and routing numbers for any number of financial institutions that you would like to be able to draft from to pay your bills online.

#### **Q. Can I set up multiple wallets on “Manage My Wallet”?**

**A.** No. You can only set up one wallet, but your wallet can hold banking information for any number of bank accounts.

#### **Q. How do I change the email address to which my electronic bill notifications are sent?**

**A.** Log on to <https://www.massmutual.com/myaccount/ri/Login/login> and enter your Username and Password.

- Click on the policy you need to update the email address for
- Choose Make a Payment
- Choose Make an Online Premium Payment
- Click Set my delivery preference for bills
- Select the policy from the “Select policy display”
- You will see the current email address – click “Edit” “Enter new email address and confirm
- Click “Save” to save the changes

## **Electronic Billing**

### **Q. What is electronic billing (eBill)?**

A. eBill allows you to receive an electronic notification instead of a paper bill alerting you that your life insurance or DI insurance bill is available to view online.

### **Q. How do I sign up to start receiving my bill notifications electronically?**

A. Log on to <https://www.massmutual.com/myaccount/rl/Login/login> and enter your Username and Password.

- Click the arrow next to the product to see options for additional detail
- Click on Elect Paperless Billing
- Click on Paperless with MassMutual
- Select the policy for which you wish to start receiving electronic notifications when your online bill is available to view and pay.
- Click on the selection that states *"Yes! By signing up for online bill delivery, I am agreeing to go paperless with MassMutual and receive bills online."* Then click the link that says *"Sign up now"*.
- On the next screen enter your email address twice in the required fields, click on the terms and conditions link to read, and then check the box to accept the terms and conditions.
- Click on "Sign up".
- Click on "Save preferences".

### **Q. If I elect electronic bill notification, will I still receive paper bills?**

A. Some documents, such as late payment reminders and cancellation notices, will continue to be delivered in paper form through the U.S. mail to the premium payer. Ohio residents, who sign up for online bill delivery, will continue to receive paper bills in addition to an electronic notification when their bill is ready to be viewed.

### **Q. When can I expect to receive the electronic notification that my online bill is available for viewing and payment?**

A. You will receive your electronic notification 20 - 30 days prior to the bill's due date.

### **Q. How do I view my bill online?**

A. Log on to <https://www.massmutual.com/myaccount/rl/Login/login> and enter your Username and Password.

- On the My Account screen
  - Select the policy you wish to view the billing notice for
  - Scroll down to Billing and Payment section
- Click on the Notice of Payment Due – this will open a new window with a pdf image of your bill.

### **Q. When will my electronic bill notification start once I sign up for online bill delivery?**

A. You should receive your first electronic bill notification 20-30 days prior to your next billing cycle as long as your paper bill has not already been produced.

**Q. How will I know when I have new bills to pay?**

A. If you have changed your bill preference to online bill delivery, you will receive an electronic notification 20 to 30 days in advance of when payment is due. The email will contain a link that you can click on that will bring you to the login page to view your bill.

**Q. Can I go back to receiving paper bills?**

A. Yes, you can go back to receiving paper bills at any time.

- Log on to <https://www.massmutual.com/myaccount/rl/Login/login> and enter your Username and Password.
- On the My Account screen click on the “Make an Online Premium Payment link.
- On the Pay Current Bills screen click on the “Paperless with MassMutual” link.
- Select the policy for which you wish to stop receiving electronic notifications when your online bill is available.
- Click on the “Set my delivery preferences for bills” link.
- Click on the selection that states “No thanks, I want to receive paper bills”.
- Then click “OK” when message asks if you really want to stop online bills.
- Click on “Save preferences”

**Q. I believe that my electronic bill notification is late. What should I do?**

A. If you think you should have received an electronic notification that your online bill is available and have not, please contact us to speak with a Customer Service Representative at 1-800-272-2216, Monday – Friday between 8 a.m. and 8 p.m. (ET).

**Electronic Payments**

**Q. What is electronic payment (ePay)?**

A. ePay is the ability to pay your Life Insurance or Disability Income Insurance premium and/or loan payments online. The payment is electronically drafted from your checking or savings account on a one-time or recurring basis.

**Q. How do I pay my bills online?**

A. Log on to: <https://www.massmutual.com/myaccount/rl/Login/login>

- If you are already registered, enter your Username and Password and click “Login”
- If you are not currently registered, click the “Register Now” button and follow the required steps to complete the registration process.
- Once registered, select the policy whose payment is due and click on the “Pay Now” link.
- If this is the first time you’ve made a payment, click on the “Add new account” and complete the required steps to add the account. This information is stored in “My Wallet”.
- To make the payment, complete the required information on the Payment Account Screen.

**Q. Am I allowed to edit or delete a payment?**

**A.** Yes. You can edit or delete your recurring payment prior to 3:30 p.m. (ET) on the scheduled payment date. If you need to edit a single, non-recurring payment, you will need to delete the payment and then set it up again with the correct information before 4:00 p.m. (ET) on the scheduled payment date. You may also contact a Customer Service Representative at 1-800-272-2216, Monday – Friday prior to the cutoff time of 3:30 p.m. (ET) for a recurring payment or 4:00 p.m. (ET) for a single, non-recurring payment on the scheduled payment date.

**Q. How do I obtain more payment details specific to my policy?**

**A.** You can log on to [massmutual.com](http://massmutual.com) and view payment details on your online account or you may contact a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. What if I can't remember what payments have been scheduled?**

**A.** Your pending payments will be reflected in your payment history.

**Q. What do I do if MassMutual has not received or credited my payment?**

**A.** You should contact a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. What do I do if a payment is returned as unpaid?**

**A.** You will be notified if your payment is returned as unpaid, and a reason will be provided. Possible reasons could include insufficient funds, a change in your account number, or a change in your financial institution's routing/transit number. You will be instructed to make another online payment or you may need to contact a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. What are pending payments?**

**A.** These are payments for which you have selected a future effective date, submitted a payment, and received a confirmation number. These will appear in payment history and will change to a paid status at 4:00 p.m. (ET) on the scheduled effective date.

**Q. When I authorize a payment, when is the payment processed?**

**A.** As noted in our Terms and Conditions, a payment will be processed the same business day if it is received prior to 4:00 p.m. (ET). Payments submitted on or after 4:00 p.m. (ET) on a business day will be processed with an effective date of the next business day. If your payment is made on a weekend or holiday, your payment will be processed with an effective date of the next business day.

**Q. What payment methods can I use?**

**A.** You can pay your bill by authorizing a single, non-recurring draft from your bank account or you can set up a recurring payment to automatically draft from your bank account when your payments are due. You also can still pay your bill by paper check if you wish.

**Q. Why don't all the payments I've made to my policy show up online?**

**A.** Only those payments that are made through the eBill and ePay site at MassMutual.com or over the phone at our Customer Service Center will appear in your online payment history. For further payment history information not available online, please contact our Customer Service Center at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. Can I make a payment online without registering on MassMutual.com?**

**A.** Yes. Log on to [www.massmutual.com/payment-options](http://www.massmutual.com/payment-options).

- Under Individual Billing and Payments for Life and Disability Income policies, click on the Go to ePay link to make your payment as a Guest.
- Complete the required steps to make the payment.

**Q. What is the special instructions field on the payment screen used for?**

**A.** When the payment amount entered differs from the amount due, the user must provide an explanation in the payment instructions field as to how the payment should be applied.

*Examples:*

- Amount Due: \$200.00 Payment Amount: \$350.00
  - Payment Instructions Field: Please apply \$200.00 to policy # 1232456 and \$150.00 to policy # 23456789.
- Amount Due: \$300.00 Payment Amount: \$350.00
  - Payment Instructions Field: Apply \$300.00 toward premium and \$50.00 toward loan principal.
- Amount Due: \$300.00 Payment Amount: \$575.00
  - Payment Instructions Field: Please change to annual frequency.

**Q. If I overpaid my premium in error online, am I able to receive a refund electronically?**

**A.** To receive a refund for an overpayment made through the eBill and ePay site, please contact a Customer Service Representative at 1-800- 272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. Does MassMutual accept payments from foreign bank accounts?**

**A.** No. MassMutual can only accept funds drawn on U.S. Banks.

**Q. What if I missed paying my bill?**

**A.** If you forget to schedule your bill payment prior to the payment due date, you will receive both an electronic reminder notification and a late payment reminder via U.S. mail

**Q. How do I know what the status of my payment is?**

**A.** The status of your payment will be reflected in the payment history.

## **Recurring Payments**

### **Q. Can I set up recurring payments?**

**A.** Yes, as long as you are the primary owner, any eligible policy can be set up to pay premiums, loan interest, and/or loan principal on a recurring basis.

### **Q. Can I choose a date for recurring payments?**

**A.** It depends. As a registered user - For recurring premium and loan interest payments, the payment date is automatically set to the bill due date. When setting up a recurring payment for loan principal, you may select the payment date as there is no bill due date for loan principal payments.

### **Q. Why can't I set up a recurring payment using the due date of my current bill?**

**A.** If the due date for your current bill has passed, your Payment Recurrence Start Date will be your Next Bill Due Date. Please be sure to pay your current bill, if required, to avoid any interruption in coverage. You may do so by going to the Pay Current Bills screen and selecting "Pay Now".

### **Q. Do I have to set up recurring payments?**

**A.** No. You are not required to set up recurring payments for your policy.

### **Q. If I want to set up recurring payments for each of my policies, can I use a different bank account for each, or do I need to use the same one?**

**A.** You may use a different bank account for each policy that is set up for recurring payments. You are not required to use just one.

## **Security and Internet Access**

### **Q. What if I experience trouble connecting?**

**A.** In the event of high demand, you may experience a delay in logging in. If you receive an error message, you should try later. MassMutual accepts no responsibility for participant losses resulting from the inability to access the system on demand. Also during your visit to our site, it is possible that the connection may be lost. If this happens, we will ask you to login again. We do this for your own protection.

### **Q. How secure is my personal information?**

**A.** MassMutual employs reasonable measures consistent with applicable law and industry best practices to maintain the confidentiality, integrity, and security of your information in accordance with our privacy notice and our information security statement.

### **Q. Do I need any special software or hardware to view my bills online?**

**A.** To view, print, save, and/or download online bills, you need a current version of an Internet browser, the ability to download or print documents, and a current version of a Portable Document Format (pdf) reader such as Adobe Acrobat. Adobe Acrobat is available for download free of charge at [www.adobe.com](http://www.adobe.com). If you choose to download and save online bills, you need sufficient electronic storage capacity.

**Q. Who can access my online account?**

**A.** You as the primary owner are the only one who can access your policy information online. Your user name and password are unique to you. As long as you do not share your user name and password, no one but you will be able to access your online information. It is a good practice to log out of the browser each time you leave the eBill and ePay site. This action will help prevent a subsequent user of the same computer from viewing your confidential data. If your password is lost or stolen, you become aware that your password is being used in an unauthorized manner, or you did not authorize a transaction, notify us immediately during business hours by contacting a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. What if I forget my password?**

**A.** Click on "Forget your Username or Password?" located on the login page and follow the required steps, or contact a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**General Questions**

**Q. What are the benefits to using MassMutual's eBill and ePay?**

**A.** There are many benefits including:

- Easy option to pay bills online
- Quicker access to bills than through U.S. mail
- Safe and secure
- Ability to control the timing of non-recurring bill payments
- Ability to view your bill and payment history at any time
- Eliminates the expense of writing and mailing a paper check

**Q. Who do I contact if I have questions about billing or payments?**

**A.** You can log into [www.massmutual.com](http://www.massmutual.com) or contact a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. How long will I be able to access my bill images online?**

**A.** You may access a prior bill online for thirteen months after the bill first becomes available. If you need a copy of a prior bill, please contact a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. How do I modify my banking information?**

**A.** Log on to <https://www.massmutual.com/myaccount/rl/Login/login> and enter your Username and Password.

- On the My Account screen click on the "Make an Online Premium Payment ink."
- Click on "Manage payment accounts My Wallet"
- Choose the account you wish to edit

**Q. How do I log off the eBill and ePay site?**

A. Click on the "Log Out" tab located on the upper right-hand side of the main screen.

**Q. Can I get a printed copy of my online bill?**

A. Yes. You can print your online bill directly from the website. You can also request a paper copy of your bill by contacting a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).

**Q. What do I do with my paper bill if I choose to make my payment online?**

A. When making a payment online, you may keep the bill for your records.

**Q. How do I change my bill frequency (e.g., from quarterly to annual; from annual to semi-annual)?**

A. If you wish to change your billing frequency, please contact a Customer Service Representative at 1-800-272-2216, Monday – Friday between the hours of 8 a.m. and 8 p.m. (ET).