

Group Billing and Collections

Frequently Asked Questions (FAQs) for eBill and ePay

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About MassMutual Electronic Bill Presentment & Payment

Q: What is MassMutual Electronic Bill Presentment & Payment?

A: MassMutual Electronic Bill Presentment & Payment presents your bill on the MassMutual Web site, and allows you to schedule, as well as make changes to, payments for your invoice/group online.

Q: How does MassMutual Electronic Bill Presentment & Payment work?

A: If eBill is right for you, contact MassMutual at 1-800-272-2216 option 1 ext. 12499 or your financial advisor to request the Consumer Consent Form F1978, to enroll. Once you select electronic billing, your organization will select members that can view, change (update) or pay your bill. You will be notified by e-mail when your bill is available for review and payment. You can use the link provided in the e-mail sent to you to access the bill or you can access it using the login function on MassMutual.com.

Q: What does each of the security levels provide?

A: The security level of the user will determine what they can or cannot do in our eBill application.

Security Level	Definition
View	Grants ability to view the electronic bill only. User cannot modify the bill and/or banking information and cannot pay the bill.
Update	Grants the ability to modify the bill and/or banking information. User cannot pay the bill.
Pay	Grants the ability to pay the bill electronically. User cannot modify the bill and/or banking information.
All	Grants the ability to view, update and pay.

Q: How secure is my bill payment and personal information?

A: MassMutual ensures that your policy information and any transactions you may perform are protected from unauthorized access or alteration.

- **User name and Password protection** ensures that you and only you can view your policy information and initiate transactions involving your policy. Your user name and password are unique identifiers that only you know. As long as you don't share your user name and password with anyone, no one can sign in to MassMutual Electronic Bill Presentment & Payment as you.
- MassMutual is deeply committed to protecting our client's data and as such employs a "defense in depth" strategy to secure information and assets; multiple layers of protection using the best tools and platforms in the industry. From perimeter firewalls to internal auditing and compliance enforcement, MassMutual is dedicated to securing our customers interests and maintaining our position as an industry leader through smart, effective security practices.
- **Secure Sockets Layer (SSL)** is used to encrypt information and transactions as they travel over the Internet between MassMutual and your computer. This software comes with recent versions of the most popular Web browsers, including Microsoft's Internet Explorer and Netscape Navigator.
- Questions you may ask when using the Contact Us tab are still secured. (Please note that regular Internet e-mail is not secure and should not be used to send confidential information to MassMutual.)
- **Activity Time-Outs:** As a security measure, identity and password are verified when resuming a process after a prolonged period of inactivity. It is best if you log out immediately after you finished scheduling and making payments by using the log out button. There are two time out level sets:
 - Fifteen minutes: You are redirected to the login page. Once access is re-established, control returns to the last active page.
 - Four hours: You are redirected to the login page. Once logged back in, any unsaved work is lost and must be re-entered.

As security technology advances, MassMutual will continue to make improvements to its security environment.

Q: Who can access my account and other information?

A: Your **user name and password** are unique identifiers that only you know. As long as you don't share your user name and password with anyone, no one can sign in to MassMutual Electronic Bill Presentment & Payment as you. Logging out of the browser or going to Our Products will ensure that when you leave MassMutual Electronic Bill Presentment & Payment, it will be impossible for a subsequent user of the same computer to view confidential data.

Q: What are the benefits of using MassMutual Electronic Bill Presentment & Payment?

A: Electronic Bill Presentment & Payment allows you to control the timing of the

payment of your bill. You will know the day the funds will be drawn from your account because you will choose the day. You can make all changes to your bill online and have the information stored online. It also eliminates the cost of writing and mailing a check payment.

Q: What kind of software/hardware do I need?

A: You don't need any special software or hardware to use this service. The only requirements are Internet access and your web browser.

Q: How can I get help or ask a question?

A: Please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: How do I log in for the first time?

A: Your client identification number, or CL ID, will be used as your temporary username the first time you log into the MassMutual Financial Group Electronic Bill Presentment & Payment application. Your CL ID will be sent by letter to the billing address for your group. A temporary password will be sent to the personal email address that was noted on your completed Consumer Consent Form. Please obtain your CL ID and temporary password from these notifications in order to start the log in process.

From the Electronic Bill Presentment & Payment Log in screen, input your CL ID in the username field and temporary password. This will then bring you to the online registration page. On this page, you will be prompted to enter information about yourself in order to build your personal profile within eBill.

Q: How do I complete my online registration?

A: First, you will be prompted to change the CL ID to a more memorable user name. MassMutual recommends using an email address as your username. You can confirm the availability of your selected username by clicking the check availability link next to the username field. If you do not use your email address, then the username must include a minimum of 6 characters and include letters and numbers

Next, you will be prompted to change your temporary password. MassMutual requires your new password to be 6 to 8 characters long and include letters and numbers and no symbols. You must enter your newly selected password in two fields to verify your selection.

You will then be prompted to answer 5 security questions. The responses to these questions will be used if you need to reset a forgotten password through the eBill application. Therefore, please answer questions that you will easily remember in the future. Select one question from each dropdown and answer appropriately. All answers are case sensitive and cannot be used more than once. Your responses will be encrypted and will not be accessible by MassMutual.

Lastly, you will be prompted to answer 2 verification questions. The responses to these questions will be used by the MassMutual Customer Service Center to verify your identity for any future servicing needs. Therefore, please answer questions that you will easily remember in the future. Select one question from each dropdown and answer appropriately.

When all sections are complete, if you were to select the Cancel button at the bottom of the screen, a message would appear stating that the online registration is required in order to log into eBill.

If you were to select the Submit button, your information will be stored and the system will check to confirm the availability of your username. Once this has been verified, you will be brought to the Group Selection Page.

Q: How do I update my Personal Profile?

A: Once logged in to the eBill application, you will have the ability to update the information entered during your online registration. In order to change these fields, locate and select the Personal Profile tab at the top of the page. On this page, you will see 5 different categories: Username, Password, Email, Security Information, and Verification Information. Select the edit button next to the category you would like to update. Each category needs to be edited and submitted separately. Before each change can be submitted, you will be required to input your password to confirm your authorization to modify the selected category. If you select the Go Back button, you will be taken to the Group Selection page.

Q: How do I change my Username?

A: If you would like to change your Username, select the Personal Profile tab at the top of the page, and then select the Edit button to the right of the Username category. Two fields will appear. The first field is used to select a new username. MassMutual recommends using an email address. If you do not wish to use your email address, then the username must include a minimum of 6 characters and include letters and numbers and no symbols. You can confirm the availability of your selected username by clicking the check availability link next to the username field. The second field requires your password for authorization.

When all fields are completed, if you select the Cancel button, your changes will not be saved and the page will be refreshed. If you select the Submit button, your password is validated and your changes are updated. You will remain on the Personal Profile page if other changes are needed.

When all fields are completed, if you select the Cancel button, your changes will not be saved and the page will be refreshed. If you select the Submit button, your security information is validated and your changes are updated. You will remain on the Personal Profile page if other changes are needed.

Q: How do I change my password?

A: If you would like to change your Password, select the Personal Profile tab at the

top of the page, and then select the Edit button to the right of the Password category. Three fields will appear. The first field is used to enter your new password. MassMutual requires your new password to be 6 to 8 characters long and include letters and numbers and no symbols. The second field is for validation of your new password. The third field is to input your current password for verification. When all fields are completed, if you select the Cancel button, your changes will not be saved and the page will be refreshed. If you select the Submit button, your password is validated and your changes are updated. You will remain on the Personal Profile page if other changes are needed.

When all fields are completed, if you select the Cancel button, your changes will not be saved and the page will be refreshed. If you select the Submit button, your security information is validated and your changes are updated. You will remain on the Personal Profile page if other changes are needed.

Q: How do I change my personal Email address?

A: If you would like to change your Email Address, select the Personal Profile tab at the top of the page, and then select the Edit button to the right of the Email category. Three fields will appear. The first field is used to enter your new email address. The second field is for validation of your new email address. And the third field is to input your current password for verification.

When all fields are completed, if you select the Cancel button, your changes will not be saved and the page will be refreshed. If you select the Submit button, your email address is validated and your changes are updated. You will remain on the Personal Profile page if other changes are needed.

When all fields are completed, if you select the Cancel button, your changes will not be saved and the page will be refreshed. If you select the Submit button, your security information is validated and your changes are updated. You will remain on the Personal Profile page if other changes are needed.

Q: How do I change my Security Information?

A: If you would like to change your Security Information, select the Personal Profile tab at the top of the page and then select the checkbox next to the question you would like to update and then click the Edit button to the right of the Security Information category. Your original 5 security questions will appear. Select the Edit button to the right of the question you would like to update. Select one question from each dropdown and answer appropriately. All answers are case sensitive and cannot be used more than once. Your responses will be encrypted and will not be accessible by MassMutual.

When all fields are completed, if you select the Cancel button, your changes will not be saved and the page will be refreshed. If you select the Submit button, your security information is validated and your changes are updated. You will remain on the Personal Profile page if other changes are needed.

Q: How can I change my Verification Information?

A: If you would like to change your Verification Information, select the checkbox next to the question you would like to update and then click the Edit button to the right of the Verification Information category. Your original 2 verification questions will appear. Select the Edit button to the right of the question you would like to update. Select one question from each dropdown and answer appropriately.

When all fields are completed if you select the Cancel button, your changes will not be saved and the page will be refreshed. If you select the Submit button, your verification information is validated and your changes are updated. You will remain on the Personal Profile page if other changes are needed.

Q: How do I modify my electronic bill?

A: From the Group Selection page, click the select button found at the bottom of the screen. This will bring you to the Summary of Outstanding Bills page, where you would select the bill you would like to modify by clicking the View Bill Detail button, found at the bottom of the screen. The Group Bill Detail page should now appear.

Q: Can I further explain one of my modifications?

A: Once the bill detail page has been updated with the modification, click the view/edit detail link located in the Modification Detail column. This will bring you to our Modification Detail page. This is an area where you can add free form comments, up to 1,000 characters. Once you have input your explanation, select the Submit button at the bottom of the screen. A message now appears that states your modification details have been saved. Select the OK button.

You can modify your bill by adding a Participant. Simply select the Add Participant button found at the bottom of the page, and follow the prompts. Once you have completed inputting your information, you would select the Submit button at the bottom of the screen. You will then see a message that states “the Participant Details are saved”. Select the OK button. The new participant is in yellow, and the modification reason box is displayed with the message “New participant”.

Another way to modify your bill is by selecting the drop down arrow in the row of the policy that you would like to change. Notice the entire drop down choices that you have. Retired/Terminated, Deduction Cancelled, No Payment this Period, Deceased, Amount Increase, Amount Decrease, Add Loan Repayment, Add Loan Interest and Other.

Q: What if I don't want to pay a policy this billing period?

A: When selecting No Payment This Period from the drop down menu in the Modification Reason column, the information in that row will be crossed off within the bill table.

Q: How do I pay my loan on this contract?

A: When selecting Add Loan Repayment from the drop down menu in the Modification Reason column, your cursor will be placed on the amount to be paid cell

on a new line titled Loan Repayment within the bill table.

Q: What if I want to explain a change if I select the reason of other?

A: When selecting the Modification Reason of Other for a participant, you are brought to our Modification Detail page. This is an area where you can add free form comments, up to 1,000 characters. If you were to select the cancel button at the bottom of this page, a pop up window will appear that states "The detail of the modification reason 'Other' must be entered before proceeding." Select the OK button. Once you have input your reason, select the Submit button at the bottom of the screen. A message now appears that states your modification details have been saved. Select the OK button.

Q: Is MassMutual Electronic Bill Presentment & Payment compatible with Quicken, Microsoft® Money and Excel?

A: There is functionality to allow users to download statement information into any software, such as Excel, that can import a comma delimited format. For example, to download a file and import it to Excel, follow these steps: Click on the download button on the Bill Detail page. Type in the e-mail address that you want the file to be mailed to.

Q: How do I open my downloaded billing statement?

A: To open your downloaded billing statement, follow these steps: Open the e-mail of the downloaded file (not the file). Click the "Save Checked Files" link at the lower left of this email. The file downloaded will be named "selected files (n).zip" - the n in parenthesis indicates the number of versions that have been downloaded. You will be prompted to verify whether you wish to open or save the file. Choose the Save option to retain this file on your local PC or network (remember where you put it if you don't open it immediately!)

Q: How do I unzip my downloaded billing statement?

A: Your files have been compressed ("zipped") to speed up transfer time, and the file name ends in '.zip'. The newest versions of MS Windows™ can automatically recognize and open these. You will need to Unzip the file Click the Extract all files link Or right-click on the downloaded file and select "Open". This will allow you to view the file with Excel.

Q: Can I get a printed copy of my billing statement?

A: You have three options to print your online bill.

- You can print all pages of the online billing process by using your browser's PRINT icon while the page is open in your browser window.
- You can use the Download icon on the bill detail page to download your bill into excel. You can then print a copy of your bill.
- If you need to request a reprint of your bill, please use the Contact Us tab or call a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask

for electronic billing assistance.

Q: Why doesn't the date show when I print the screens?

A: Due to internet limitations, some fields may not print as clearly as others. Because this date is always the current date, you will have the same date always appear on the bottom right of any page you print using the PRINT icon or print function.

Q: What if I forget my password?

A: If you ever happen to forget your password and are already an electronic bill user, find the password link on the Electronic Bill Presentment and Payment log in page. This will bring you to the forgotten password page. Please enter your username in the provided field and select Next. If you have not completed your online registration, you will see a message prompting you to call the Customer Service Center. If you have already completed your online registration, you will be brought to the Forgotten Password Authentication page.

Three of your previously selected security questions will be randomly chosen and displayed. The answers to these security questions are case sensitive. Please enter your answers in the provided fields and select Authenticate. You will have three attempts to answer the questions correctly. If any of the questions are answered incorrectly after 3 attempts, you will be brought to the Authentication Failed page. Here you will be prompted to contact the Customer Service Center and your account will be locked. If all questions are answered correctly, the Password Reset Successful page will be displayed. You will see a message stating that your password reset was successful and a notification with your temporary password has been sent to your email address. Select OK and you will be brought back to the log in page. Once you have retrieved your temporary password from your email, you will be able to log in. Please enter your existing username and temporary password and then select Log In. You will be brought to the Change Password page. On this page, you will be asked to enter your temporary password once more and select a new password. MassMutual requires your new password to be 6 to 8 characters long and include letters and numbers no symbols. You must enter your newly selected password in two fields to verify your selection. Select Submit to update your password and view the Group Selection page. An email notification has been sent confirming that your password has been successfully changed.

Q: When can I view my billing statement online?

A: When your bill is available, you will receive an e-mail notification. You may then access your bill.

Q: How do I cancel my electronic bill pay service?

A: You can cancel this service and receive paper bills with no additional charge at any time by using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

E-Bill Questions and Problems

Q: How do I know when I receive a new e-bill?

A: An e-mail will be generated and sent to the e-mail address specified during enrollment letting you know a bill is available for your review.

Q: Can I store or view paid e-bills?

A: Paid e-bills will be maintained in history for an indefinite period of time. In order to view your bill history, after you log in to eBill, select the View History button at the bottom of the screen. This will bring you to the Summary of Bill History page. From here, notice the Bill Status column in the center of the page. The Bill Status column will display the following selections: Outstanding, Pending Payment, Cancelled, In Progress, and Paid. Once here, select the bill for which you would like to see the details.

Q: The amount for an e-bill seems incorrect. What should I do?

A: If you have any questions on your e-bill, please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: My e-bill is late. What should I do?

A: If you think you should have received a bill, please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: Can I receive a copy of the e-bill in paper form at any time?

A: Yes, with no additional charge. Please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: What if my email address (es) change?

A: Please notify us immediately of any changes in order to avoid any impact upon the invoice/group. Please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: How can I change my billing address?

A: From the Group Selection page, click the Address Details button found at the bottom of the screen. This will bring you to the Group Billing Address Details page where you have the ability to modify the Group Billing Address. The Group Billing Address Details page displays the Billing Name/Group Number and billing address that Mass Mutual currently has on record. If no updates are needed, you can select the Cancel button at the bottom of this screen. Select the Edit button to modify your billing address.

Your current billing address information is displayed at the top of the screen. Scroll to

the Update Address section where your current billing address information is pre-filled for you. Here you can edit or delete as needed. Address Line 1, City, State, and Zip Code are required. Address Line 2 and 3 are provided if needed.

For addresses outside of the United States, please select the International Address box. Your current billing address information is pre-filled for you. Here you can edit or delete as needed. Address Line 1, City, Country, and Postal Code are required. Address Line 2 and 3 are provided if needed. The Province field is required for billing addresses residing in Canada.

At any time, you can select the Cancel button and a pop up window will appear alerting you that the new Group Billing Address you provided will not be submitted. At this point you have the opportunity to either select the OK button or Cancel button. If you were to select the Cancel button, you will remain on the Update Group Billing address page and can continue to update your billing address. Selecting the OK button will return you to the Group Selection page.

To update your billing address, select the Submit button at the bottom of the screen. A message will be displayed stating that your request to update the group billing address has been submitted. Please allow 2 weeks for this change to take effect. Select the OK button to return to the Group Selection page.

Q: How do I logoff?

A: The most secure method of logging off is to use the log out button. You will not lose any of your work, but you will ensure unauthorized Users won't be able to access the site.

Payment Process Questions

Q: How can I sign up to pay electronically?

A: There are two ways to sign up to pay your bill electronically, also known as ePay. The first is via the Consumer Consent Form. The second is via the eBill application for clients with an All or Update security level. If you have the Pay or View access security level, a message will be displayed instructing you to contact our Customer Service center to have your security level modified.

Q: How do I setup ePay electronically?

A: From the Group Selection page, click the select button found at the bottom of the screen. This will bring you to the Summary of Outstanding Bills page. Select the Banking Details button at the bottom of the screen. This button is also displayed in the Group Bill Detail page. Once this button is selected, you are brought to the Add Banking Details page. You will need to add the Routing/Transit Number, the Account Number (two times) and select if the account is checking or savings.

At any time, you can select the Cancel button at the bottom of the screen. A new pop up window will appear, stating that the Banking Details you provided will not be verified.

Select the Verify button and you are brought to the Add Banking Details Confirmation page. The Bank Name will be displayed, as well as the Routing Number, Account number, and Account type that you had input. If you verify that this is correct, and you select the Submit button, a message will be displayed that states the Routing/Transit Number, Account Number, and Account Type have been updated for your group. An email notification will be sent for confirmation from APMInternetRequests@Massmutual.com. Select the OK button at the bottom of this screen. This will return you to the Group Selection page.

Q: How can I modify my banking information?

A: Select the Banking Details button at the bottom of the Summary of Outstanding Bills page. This button is also displayed in the Group Bill Detail screen. Once this button is selected, you are brought to the Banking Details screen. Displayed will be the last 4 digits of your current Routing Number, Account Number and Account Type. Select the Edit button at the bottom of the screen. You will now be on the Update Banking Details page All but the last four digits of your routing number and account number is masked and pre-filled for you on the Update Banking Details page. You need to update the Routing/Transit Number, the Account Number (two times) and select the Account Type.

At any time, you can select the Cancel button at the bottom of the screen. A new pop up window will appear, stating that the Banking Details you provided will not be verified.

Select the Verify button and you are brought to the Add Banking Details Confirmation page. The Bank Name will be displayed, as well as the Routing Number, Account number, and Account type that you had input. If you verify that this is correct, and you select the Submit button, a message will be displayed that states the Routing/Transit Number, Account Number, and Account Type have been updated for your group. An email notification will be sent for confirmation from APMInternetRequests@Massmutual.com. Select the OK button at the bottom of this screen. This will return you to the Group Selection page.

Q: How do I pay my bill online?

A: Once your group has been signed up to pay electronically, you have the ability to pay your bill online, if you have the Pay or All security level. In order to pay your bill,

after you log in to eBill, click the Select button at the bottom of the screen. This will bring you to the Summary of Outstanding Bills page. From here, select the bill that you would like to pay and then select the Pay button at the bottom of the page. This will bring you to the Bill Payment page. The Bill Payment page displays the Billing Name, Group Number, and Bill Number. It also displays the Routing Number, Account Number, and Account Type that Mass Mutual currently has on record. Also displayed is the Total Due with the Payment Due Date. Enter the date that you would like your payment to be effective, either by typing it in mm/dd/yyyy format or by selecting the Calendar icon to the right of the field. If you select the Calendar Icon, simply click the date that you would like the payment to be effective. If no changes need to be made to the Banking Details information, select the Process Payment button. A confirmation number of the payment will be displayed.

Q: When is the money for the payment drawn from my bank account?

A: Your account is debited on the payment effective date that you provide when you process the payment.

Q: Can I make payments from more than one bank account?

A: Currently, you cannot make payments from more than one account. The account number you provide when enrolling for MassMutual Electronic Bill Presentment & Payment is the account your payments will be drawn from. If you wish to change your bank account number, please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: What is the cutoff time for same-day payment processing?

A: All payment requests made through the Electronic Bill Presentment and Payment website must be submitted in good order on a business day prior to the close of the New York Stock Exchange (NYSE), which is usually 4:00 p.m. ET, to be effective that day. A payment request submitted at or after the close of the NYSE, or on a day that the NYSE is closed (which includes weekends and holidays), will be processed with an effective date of the next business day. Note that there are certain days in which the NYSE closes prior to 4:00 p.m. ET.

Q: What are pending payments?

A: Pending payments are payments for which you have selected a future payment effective date, selected the process payment function and received a payment verification number. These payments will appear in History and will change to a paid status on the payment effective date.

Q: What do I do with the part of the mailed bill statement that I used to mail back with my payment?

A: With an electronic bill, there is no bill stub like you would have used with a paper bill. If you do request a reprint of your bill and submit payment using the Internet, you still don't need to do anything with the payment coupon. You can keep the statement for your own records.

Q: Is it possible to accidentally pay an online bill twice?

A: No. The service allows each online bill to be paid only once. Once you select a payment effective date and receive a verification number, you cannot pay it again.

Q: What if I missed paying my bill?

A: If you don't schedule a bill payment, your bill will not be paid. You will receive an e-mail reminder notice from MassMutual reminding you to make payment.

Q: What if I need proof that I made a payment?

A: Any payments that are made through the MassMutual service will be reflected on your bank statement. You can request information about any such payment from your financial institution.

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

A: Your pending payments will be reflected in bill history.

Q: Can I still see the details of my bill before I pay it?

A: Yes. When you have completed all necessary changes to your bill and are about to pay, you may print the bill detail page to keep for your records or use the download function to save an electronic copy. You may also print the history detail page when the bill is in a Pending Payment or Paid status.

Payment Questions and Problems

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

A: You should contact both your financial institution and MassMutual. Please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: How can I confirm that a payment has been made?

A: Any payments made through the e-billing process should be reflected in your bank statement. You can request information about any such payment from your financial institution.

Q: How do I cancel a payment?

A: In order to cancel a payment, you must contact your financial institution and request that the draft be stopped.

Q: What do I do if a payment failed?

A: You will be notified if your payment failed and why. Possible reasons could include insufficient funds, a change in your account number or a change in your financial institution's transit routing number. Please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: What do I do if the payment amount is incorrect?

A: You should contact both your financial institution and MassMutual. Please

contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: What do I do if the payment date is incorrect?

A: You should contact both your financial institution and MassMutual. Please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: Why can't I change a payment I scheduled?

A: At this time, we cannot allow changes to be made to payments after a payment verification number has been assigned. Should you decide to cancel the payment, you must contact your financial institution and request that the draft be stopped.

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

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

Q: Can I create permanent records of my payments?

A: You can print all pages of the online billing process by using your browser's PRINT icon while the page is open in your browser window or you can use the download function to save an electronic copy. If necessary, you may request a reprint of your bill, but this will be a copy of your bill prior to any changes you may have made online. However, if you are still experiencing difficulties, you may request a reprint of your bill. Please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: How can I get a complete copy of my Dividend Statement?

A: By setting your print setup to a landscape configuration, the entire width of the Dividend Statement should print across the page. However, if you are still experiencing difficulties, you may request a reprint of your bill. Please contact us using the Contact Us tab or by calling a Customer Service Representative at 1-800-272-2216 option 1 ext. 12499 and ask for electronic billing assistance.

Q: Can I pay my premium using a paper check?

A: You may submit your payment by check along with a printed copy of the bill detail page or excel spreadsheet if downloaded with any changes, to the following address:

MassMutual Financial Group
APM Payment Processing Center
PO BOX 92485
Chicago, IL 60675-2485

Technical Questions

Q: Are there any special browser requirements?

A: Our site requires a browser that supports Secure Sockets Layer (SSL) and "cookies." (A "cookie" is a small identifying file written to the hard drive of your computer.) We recommend the version 6.0 or later of Microsoft Internet Explorer (Support of other browsers will be a future release).

If you need the latest version of Microsoft Internet Explorer, it can be found here:

<http://www.microsoft.com/windows/internet-explorer/thank-you.aspx>

Q: How safe are Internet transmissions between my computer and MassMutual?

A: Doing business with MassMutual in a secure fashion using the **Electronic Bill Presentment & Payment (e-bill)** application is as simple as typing your user name and password. MassMutual ensures that your information and any transactions you may perform are protected from unauthorized access or alteration. Questions you may ask when using the Contact Us tab are still secured. (Please note that regular Internet e-mail is not secure and should not be used to send confidential information to MassMutual.) As security technology advances, MassMutual will continue to make improvements to its security environment.

Q: How do I know my information is secure?

A: We have taken extra precautions to ensure confidentiality. Information sent between e-Bill and your browser is encrypted in both directions. Some browsers have settings which trigger a message (or "dialog box") when you are about to send secure information over the Internet - answer "yes" if you get such a message.

Q: What if I experience trouble connecting?

A: In the event of high demand, you may experience a delay in logging onto e-Bill. 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: Can I use the browser buttons as well as the e-Bill buttons?

A: Although you can use the browser buttons, to ensure that the button does what you are requesting it to do, always use the **e-bill** buttons. Example: The Internet Explorer browser has a History button - it will display a history (log) of the websites

you've been to, NOT your history of Group Bills. As a final comment, if you have the choice of performing your request via a Browser button verses an **e-bill** button, always use the e-bill button.

General Printing Instructions

To Print the Graphics(for Internet Explorer Only) - follow the instructions below:

- Select the Internet options from Internet Explorer menu by clicking on Tools then Internet Options
- Select Advanced tab
- Under Printing section enable the Print background colors and images and then click Apply.

To Print all or part of a Web page:

- Open the Web page you want to print.
- Click the File menu
- Click Print.
- Select your printer.
- Click Print.

If you want to print all pages that are linked to this page:

- Click the Select File Menu.
- Click Print.
- Select your printer.
- Under Options Tab check 'Print all linked documents'.
- Click Apply.
- Click Print.

Note: This option may not always be available.

If you want to print a table of all links contained on this page:

- Click the Select File menu.
- Click Print.
- Select your printer.
- Under Options Tab check 'Print table of links'.
- Click Apply.
- Click Print.

Note: This option may not always be available.

