MyBenefits User Guide
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MyBenefits Overview

MetLife is pleased to provide the MyBenefits website to your employees at no cost to you. MyBenefits provides a secure, easy-to-use environment for your employees to access their group benefits information online, giving you more time to focus on other strategic issues. With MyBenefits, your employees may better understand their benefits and value them more.

Provide Your Company Name

This is the first screen a user sees when accessing the MyBenefits website. The user is asked to enter his or her Company Name and click ‘Submit’. The employer communicates the Company Name to their employees. The company name should be entered as the employer has provided in the MyBenefits introductory communication. The Alias table supporting this page will also allow for pre-defined alias names for the company to be accepted.
Registration Options
Companies have the option to force an employee’s registration to / sign in on MyBenefits prior to the employee seeing any information. Directly after the employee enters the company name, they will see this page, where they will either register or sign in.

A company may also opt to let their employees have a ‘Group Level’ experience. After entering their company name, the employee will be brought to the group home page where they will see non-personalized, group-specific information. On this page, they have the option of signing in or registering.
Registration Page

Registration on MyBenefits is simple and secure. This one-page registration can be tailored to the company’s needs. The Social Security Number and Date of Birth combination can be changed to other defined values.

After an employee completes their registration, a confirmation page will be shown. This page confirms the registration information entered by the employee and allows them to make additional account selections.
MyBenefits Home Page
This page will be customized to reflect the MetLife benefits that the customer is offering to their employees.

Access your MyBenefits Employee website today by clicking on:

www.metlife.com/mybenefits

MyBenefits made easier by MetLife
MyBenefits Products and Capabilities
Some of the products and services that your employees may be able to access through MyBenefits are detailed below.

Please note that some products are in a limited rollout and may not be available to you yet. Those with an asterisk (*) mean indicate that personalized information will be available only if an eligibility file is provided to MetLife.

(NOTE: All of these features may not be available in all states. For a list of restricted features and states, consult your MetLife benefits representative.)

Personalized Home Page*
- After registration on the site, the employee will receive a personalized page that presents the products and services available to him or her as well as messages about recent transactions conducted and a summary of the benefits the employee has selected.

Subscriptions Page*
- During registration, an employee can sign up to view their Dental Explanation of Benefits online and no longer have them mailed to their home. Employees can also sign up to receive other important information and updates via email.
- After registration on the site, employees can access the “Subscriptions” page to manage their email subscriptions.

Click-to-Chat
- A “chat” pop-up appears when users need help with login, password or registration. Functionality is only active when an agent is available.

Available Products:

- Annuities
- Auto and Home
- Cancer
- Critical Illness Insurance (CII)*
- Dental*
- Disability*
  - Short Term Disability (STD), Long Term Disability (LTD) and Family Medical Leave Act (FMLA)
- Individual Disability Income*
- Group Accident Insurance
- Group Accident Insurance (w/Hospital Sickness)
- Group Legal*
- Group Life Insurance
  - Basic/Term Life Insurance, Accidental Death & Dismemberment, Group Universal Life Insurance and Group Variable Universal Life Insurance
  - Beneficiary Designation and Management
  - Cash Fund Management (Group Universal Life)
  - Statement of Health
  - Life Calculator
  - Whole Life (Texas Life)
- Hospital Indemnity
- MetLife Defender
- Retirement Income and Annuities (Lifelong Income):
  - Personal Pension Builder
  - MetLife Asset Builder
  - Personal Income Plus
  - Retirement Income Insurance
  - MetLife Guaranteed Income Program
- Total Absence Management
- Veterinary Pet Insurance (VPI)
- Vision Benefits
  - Vision Benefits (VSP)
  - Discount Vision
Mobile Capabilities (may currently exist in only limited product lines and/or markets):

- Renewal/Enrollment
- Policy Information Inquiry and Transaction
- Billing/Remittance
- Claims Inquiry and Submission

Tools & Resources:

- Forms at Your Fingertips*
  - Enrollment, claims, and beneficiary designation forms
  - Personalized view to present only those forms relevant to the individual employee based on benefits available to user, state requirements, etc.
- Claims
  - Check a Claim
  - File a Claim
- Life Events
  - Retirement
  - Birth
  - Moving
  - Death
  - Natural Disasters
  - Marriage
  - Job Change
  - Divorce
- Life Advice®
  - Life Transitions
  - Financial
  - Major Purchase
  - Health
  - Family
  - Disaster Preparation
- Calculators
  - Mortgage calculator
  - Moving Checklist
- Directories
  - Find a Dentist
  - Find an Attorney
Technical Requirements

Browsers and Operating Systems
To create a seamless experience for your employees, it is important that you confirm with your IT department that your company’s standard desktop settings meet the standards listed below.

Supported Browsers: The following browsers are currently supported for use on MyBenefits using Windows XP and Windows7 (except as noted):

- Microsoft Internet Explorer (IE) v.8 – v.11
- Mozilla Firefox v.34
- Google Chrome v.42
- Apple Safari 7 (on Apple iOS-10 .6.7)

Note: Only MS IE v.8 is fully tested on WinXP and Win7 (as of May 2015)

Other Browsers
While browsers that are not fully tested, as well as browsers and versions not mentioned may work on our site, there may be some viewing and/or functionality limitations. NOTE: Java and/or Active X controls are not required to be installed for use. However, Javascript and Cookies must be enabled.

Note: MyBenefits will automatically check the user’s browser and provide a message if the correct browser level is not being used. In addition, MetLife’s Technical Support line, 1-877-9METWEB, can also provide assistance.

Cookies
- Browsers must be set up to accept cookies including 3rd party cookies that have P3P.
- MS IE default setting requires third party cookies have a privacy policy (“P3P”)
- MS IE Standard Privacy setting is ‘Medium”. MyBenefits pages work in this setting.
- If these cookie settings cannot be accommodated please coordinate with your Metlife Implementation lead for further options.

Encryption
- A browser must be equipped with 128-bit encryption

Other Requirements
- Adobe Acrobat Reader® 5.0 or higher software is required for downloading forms that are available. This can be downloaded from the MyBenefits site when required.
- NOTE: If you will be placing the MyBenefits link on your Intranet site, MyBenefits should not be framed within another web page. Any top frame above the MyBenefits home page will be overlaid by the MyBenefits top navigation frame. If you are unsure of how this will affect your employees, please contact your IT department for assistance.

MyBenefits Security & Registration
MyBenefits provides employees with personalized information about their benefits; thus we have taken important steps to protect that information.
- A browser equipped with 128-bit encryption.
- A registration process is in place to ensure a more secure user experience.
- Our registration process is in compliance with California Senate Bill 168. Our initial login (registration) for MyBenefits requires user’s to enter their SSN or Member ID, plus their Date of Birth. Upon successful registration, the user is required to create unique username of their choice, a password, and answer a security question. The username and password created will be used each time they sign into the website.
- Users can change their passwords at anytime using the self-service tool.
- For dental plans, COBRA participants do not have access to MyBenefits.
**MyBenefits Portal Security Model**

Since the information available on MyBenefits is personalized with employee data, it is important to protect the confidentiality of this information. MetLife has done so with the following approach:

First time access to the MyBenefits portal will be based on the data provided on your current eligibility file:

Employees will use the following for the *first* time they log-on:

- **User ID:** Social Security Number or Member ID
- **Password:** Date of Birth

At that time, employees will be required to create a unique alpha/numeric username and password, which will be used for all subsequent sessions.

**Note:** Employees that have forgotten their passwords can reset passwords online by entering their user ID and providing an answer to their “challenge question” (Example: mother’s maiden name and city of birth). Once the system validates the information, the system asks the employee to create a new password and confirm it. Passwords may be changed once every 24 hours. If an employee cannot remember the answers to their challenge questions or needs further assistance they can call 1-877-9METWEB.

**Eligibility Data**

The eligibility file must contain:

- Employee name
- Social security number or Member ID
- Date of birth
- Address
- Status (Active, Retired, COBRA, etc.)
  - *Please note:* COBRA participants do not have access to MyBenefits
  - Work state (for Disability only)

**Frequent updates to the eligibility file are recommended to ensure the appropriate access for your employees.**

Due to the nature of the personal information available through the MyBenefits website, employee access may be limited. Each user is checked against the eligibility file provided by the customer during the initial log-on process.

When email addresses are supplied, MetLife can provide an enhanced service experience – for example MetLife can notify employees when their dental claim is processed.
**Preview Your Site**

In order to provide the highest level of quality service and to ensure that your employees get the most out of this service, we will arrange a walk-through of the MyBenefits website with you and verify that the site is fully operational. When we do so, we will ask you to do the following:

- Confirm your company name is displayed accurately on the MyBenefits website.
- Confirm the alternate company names that employees will recognize when logging on to the website (i.e., ABC Company, Alter Butler Cadence Company, etc.).
- Outline your company’s strategy to communicate MyBenefits to existing and new employees
- Discuss your company-prescribed browser standards and versions (Your IT department may have additional information)

### Customer Preview Checklist

| Do you have Adobe® Acrobat® Reader 5.0 or higher? (required to print claim forms) | □ Yes □ No |
| Can you access MyBenefits with all the alternate names your employees may use? | □ Yes □ No |
| Is your company name spelled correctly? | □ Yes □ No |
| Does the banner appear as requested? | □ Yes □ No |
| Are all alternate company names recorded? | □ Yes □ No |
| Are all of the requested products available on the site? | □ Yes □ No |
| Do the product links take you to the appropriate product pages? | □ Yes □ No |
| If applicable, can you download a claim form? | □ Yes □ No |
| Is your company’s Intranet link setup? (If applicable) | □ Yes □ No |
| Using the link, did you land on the MyBenefits Home page? | □ Yes □ No |
Discuss the Recommended Employee Communication Plan

MetLife recommends implementation of a communications program to build usage and encourage employees to develop the habit of going online to get answer to their benefit-related inquiries. In addition, MetLife will be supporting your efforts with messaging on employee EOB statements, IVR (Interactive Voice Response) and on-hold messages designed to encourage employees to visit the website when an employee calls the MetLife Customer Response Center.

For Dental Customers Only:
MetLife provides notification of MyBenefits to your employees with a message on their Explanation of Benefits (EOB). Once the Internet site has been set up, your employees will begin receiving one of the following notifications on their EOB:

"Find information on your available dental benefits and claim details, find in-network dentists and more online at www.metlife.com/mybenefits!"

For Disability Customers Only:
MetLife call center representatives and case managers will provide information to employees letting them know they can now get payment information and status of their claim on-line via MyBenefits. We also recommend that any communication to the employee from your HR department reference MyBenefits.

We hope you’ll regard your MetLife Account Representative as your partner in making MyBenefits a success at your company. Thus it is important that you send your Representative copies of any communications you send out about MyBenefits so they can prepare the call center to assist in answering your employees’ questions.
Establish Intranet Link

The MyBenefits site can easily be accessed from your Intranet site (if you have one). Establishing this link will eliminate the need for employees to enter their company name when logging in, while allowing them to immediately link to and launch the benefits portal page.

In order to add the benefits link to your Intranet site, you will receive specific instructions in an email from your account representative.

**Note:** If you will be placing the MyBenefits link on your Intranet site, MyBenefits cannot be framed in as a third party site or treated as a third party vendor due to cookie issues. If you are unsure of how this will affect your employees, please contact your IT department for assistance.

MyBenefits Access via Internet:

In addition, your employees can also access MyBenefits via the Internet at the following address:

[http://www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

**Note:** Employee satisfaction is very important to MetLife. To monitor satisfaction, we conduct a daily email survey that is sent to a random sample of users that accessed MyBenefits in the prior 24 hours. We utilize the information from this survey as input for future development and enhancements.

Ongoing Support of MyBenefits

**Ongoing employee communication**

To encourage employees to use MyBenefits, MetLife will provide you with sample emails that can be used throughout the year, as well as internal memos and brief articles that you can use in any newsletters or other communications that you create.

Your account representative will be available to answer your MyBenefits inquiries.

**Note:** MetLife has scheduled maintenance windows for MyBenefits each week during the following days and times; Access to the website may not be available during these times.

**Standard Planned Outage Windows:**
- *Thursday, 9 PM - 12 Midnight ET*
- *Saturday, 9 AM - 12 Noon ET*
- *Saturday, 9 PM - Sunday, 12 Noon ET*