Multi-factor Authentication

What is multi-factor authentication (also know as MFA)?

Multi-factor authentication (MFA) is an added layer of online account security that couples a time-sensitive one-time PIN (OTP) with standard login credentials (user ID and password).

Why is MFA important?

When combined with fixed login information, dynamically generated one-time PINs provide greater account security. Fraudsters are out there and we all need to take steps to stay ahead of them! Utilizing MFA is one such step.

When will MFA be triggered?

MFA will be triggered each time you log into the plan sponsor website. When logging in, you have the option to "remember this device". If you choose this option, MFA will not be triggered again for 30 days except in the case of sensitive account transactions, such as password changes or changes made on behalf of a participant that would trigger an OTP if made by the participant.

What is a one-time PIN (also known as OTP)?

A one-time PIN (OTP) is a dynamically generated code that must be entered, in addition to your user ID and password, when accessing the plan sponsor website. The OTP is generated after you enter your login credentials and is sent to you either by text message or email. The OTP, which is only valid for 5 minutes, must be entered before you can access your online account.

How will my OTP be sent to me?

The first time MFA is triggered on your account, you will be presented with all phone numbers and email addresses we have on file. You can choose which you would like to use for your OTP delivery. If selecting a phone number, please be sure that it is one for a text-enabled device, such as a mobile phone. Your preferred OTP delivery method will be saved and you will not be required to re-select it on subsequent logins.

How can I update the phone number or email address on file or change my preferred OTP delivery method?

If you wish to add or update the phone number and/or email address on file or change your preferred OTP delivery method, contact your Plan Consultant. We often do not have a mobile phone number on file, but can easily add one for you if you prefer to receive your OTP by text message rather than email.

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