

Multi-Factor Authentication User Experience

Benefitfocus Access Guide

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# What is Multi-Factor Authentication?

To further protect client data, Benefitfocus is introducing Multi-Factor Authentication (MFA) for Eligibility & Enrollment and Billing & Payments in 2025. MFA adds an extra layer of security by requiring a second step to verify a user’s identity, helping safeguard accounts and support Payment Card Industry (PCI) compliance.

When MFA is enabled, users will choose a verification method: email, text, voice, or an authenticator app, and enter a code sent via that method. They will then create a new, unique password.

# Login Experience with Multi-Factor Authentication

## All Roles (Log-in with username and password)

### Initial Login

1. User accesses the sponsor’s URL and enters their existing login credentials, username, and password.

A screenshot of a registration form

AI-generated content may be incorrect.

1. User is prompted to select an authentication method from the drop-down menu; authentication options include an Authenticator app, phone, or email. User can click the **What’s multi-factor authentication?** link for more information on MFA and the available options.

A screenshot of a registration form

AI-generated content may be incorrect. A screenshot of a computer

Description automatically generated

### Authentication Method: Authenticator App

1. User selects **Authenticator app** as their preferred method and selects **Continue**.

A screenshot of a registration form

AI-generated content may be incorrect.

1. Users are prompted to open their authenticator app, scan the displayed QR code, and follow the instructions. Users can click the **How to use Authenticator app** for detailed instructions on how to download and use an authenticator app and/or how to connect their Benefitplace account to an existing authenticator app.

If the user is not able or prefers not to scan the QR code, they can click **Can’t scan****? Enter code manually** link below the QR code. User then clicks **Continue**.

A screenshot of a qr code

Description automatically generated

1. User enters the code displayed in their authentication app and selects **Verify**.

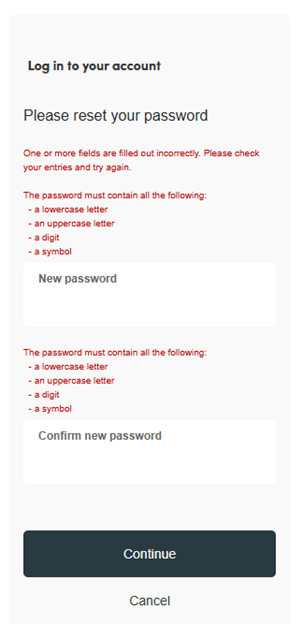
A screenshot of a phone

Description automatically generated

1. Because this is the user’s initial log in, they will be prompted to reset their password after successfully verifying their identity via their selected authentication method.

If the entered password does not meet the security requirements, an error message is displayed with the password requirements.

A screenshot of a login form

AI-generated content may be incorrect. 

1. Upon entering a password that meets the security requirements, the user is brought to their Benefitplace homepage.

### Authentication Method: Phone

1. User selects **Phone** as their authentication method and clicks **Continue**.

A screenshot of a computer

AI-generated content may be incorrect.

1. Users select their **Country Code** from the drop-down menu. If Benefitplace has a phone number on file, it will be prepopulated in the **Phone Number** section. If both a work and personal phone number are on file, the work phone number will be displayed.

If a phone number is prepopulated, the user has the option to enter a different phone number of their choosing. The phone number does not have to be on file with Benefitplace to use it to authenticate.

A screenshot of a registration form

AI-generated content may be incorrect.

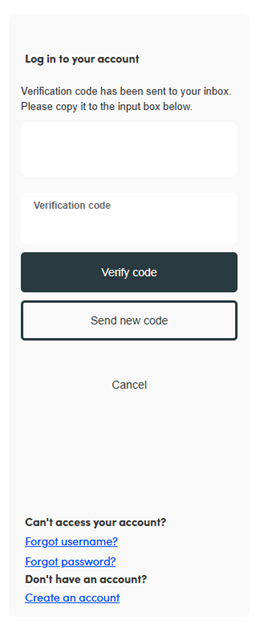
1. After entering a phone number, the user will be prompted to choose whether to receive a text message with a code or a phone call to authenticate.
   1. If the **Send Code** is selected, a text message with a passcode is sent to the phone number entered in the step above. User enters the code and selects **Verify Code**.

A screenshot of a registration form

AI-generated content may be incorrect.

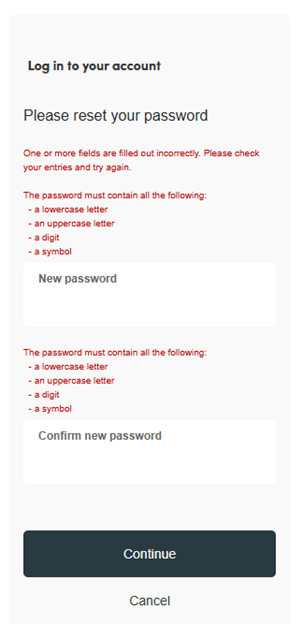
* 1. If **Call Me** is selected, an automated voice call is made to the phone number provided; the user will then be prompted to press pound (#) to complete authentication.

1. If the user takes too long to enter the code, an error will be displayed, and the user will be prompted to select the **Send new code button** to receive a new code. User enters a valid code and selects **Verify code**.



1. Because this is the user’s initial log in, they will be prompted to reset their password. If the entered password does not meet the security requirements, an error message is displayed with the password requirements.

A screenshot of a login form

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1. Upon entering a password that meets the security requirements, the user is brought to their Benefitplace homepage.

### Authentication Method: Email

1. User selects **Email** as their authentication method and clicks **Continue**.

A screenshot of a registration form

AI-generated content may be incorrect.

1. If Benefitplace has an email address on file, it will be prepopulated in the **Email Address** box. If a work and personal email address are on file, the work email address will be displayed.

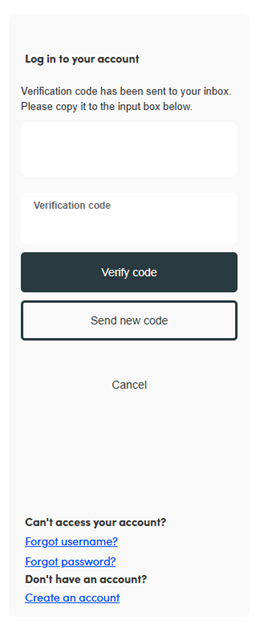
If an email address is prepopulated, the user has the option to enter a different email address of their choosing.

The email address does not have to be on file with Benefitplace to use it to authenticate. User selects **Send verification** **code**, and a verification code will be emailed.

A screenshot of a registration form

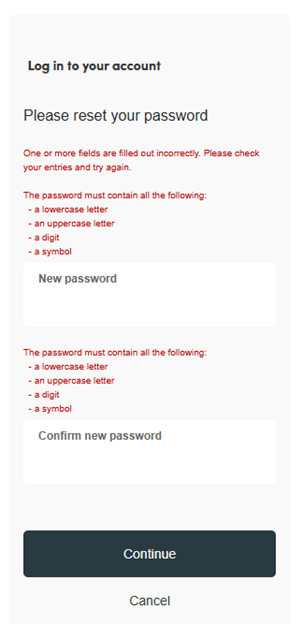
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1. If the user takes too long to enter the code, an error will be displayed, and the user will be prompted to select the **Send new code button** to receive a new code. User enters a valid code and selects **Verify code**.



1. Because this is the user’s initial log in, they will be prompted to reset their password. If the entered password doesn’t meet the security requirements, an error message is displayed with the password requirements.

A screenshot of a login form

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1. Upon entering a password that meets the security requirements, the user is brought to their Benefitplace homepage.

Self-Service Options

Users have the ability to easily update and recover their login credentials and/or change their authentication method.

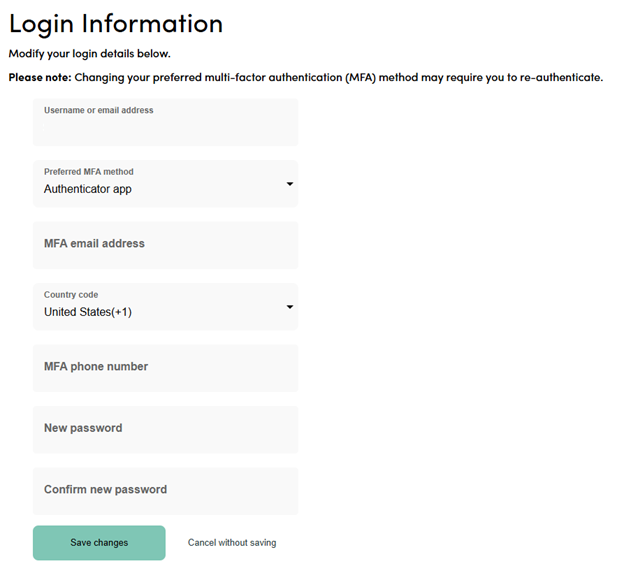
### Updating MFA Method and/or Login Credentials

1. From the Benefitplace homepage, the user clicks the **Profile** tab at the top right of the page and then selects the **Login Information** link. A blue screen with white text

   AI-generated content may be incorrect.
2. From the **Your Account** page, the user can select a new MFA method and/or update their username, email address, phone number and/or password used to authenticate and login.

A screenshot of a computer

Description automatically generatedA screenshot of a phone number

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## Username Recovery

1. To recover a username, user selects the **Forgot username?** link at the bottom of the login page.

A screenshot of a computer screen

AI-generated content may be incorrect.

1. User selects their appropriate user type and clicks **Next**.

A screenshot of a computer

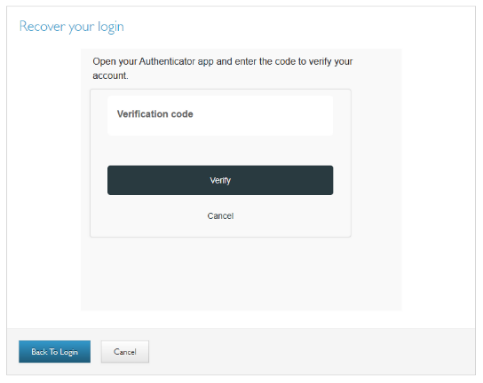
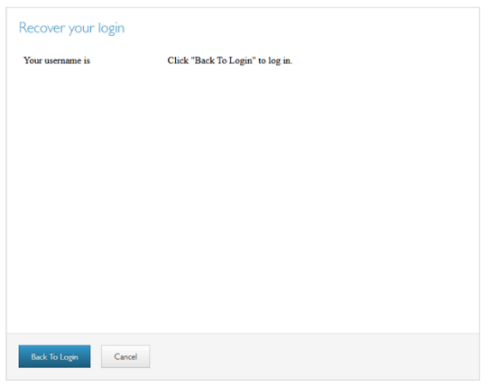
AI-generated content may be incorrect.

1. User enters their identifying information, checks the **Security** **Check** checkbox, and clicks **Next**.

A screenshot of a computer

AI-generated content may be incorrect.

1. The user’s username is displayed; user selects **Back to Login** to continue.

1. Users are brought back to the login page to enter their username and password.

A screenshot of a computer screen

AI-generated content may be incorrect.

## Password Reset

1. To reset a password, user selects the **Forgot password?** link at the bottom of the login page. **Please note: Carrier Representatives are not able to use the “Reset Password” functionality.**

A blue text on a white background

AI-generated content may be incorrect.

1. User selects their appropriate user type and clicks **Next**.

A screenshot of a computer

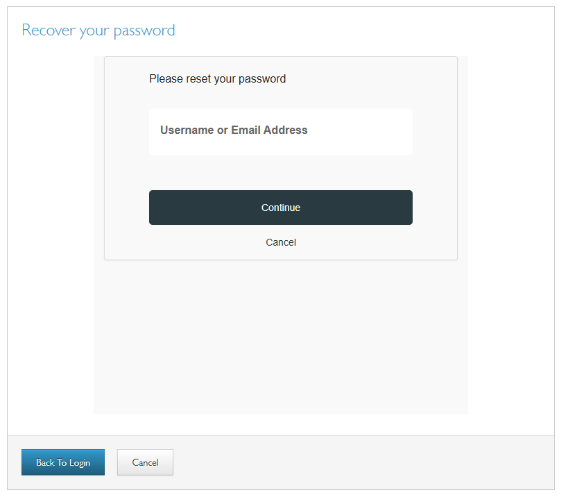
AI-generated content may be incorrect.

1. User enters their identifying information, checks the **Security** **Check** checkbox, and clicks **Next**.

A screenshot of a computer

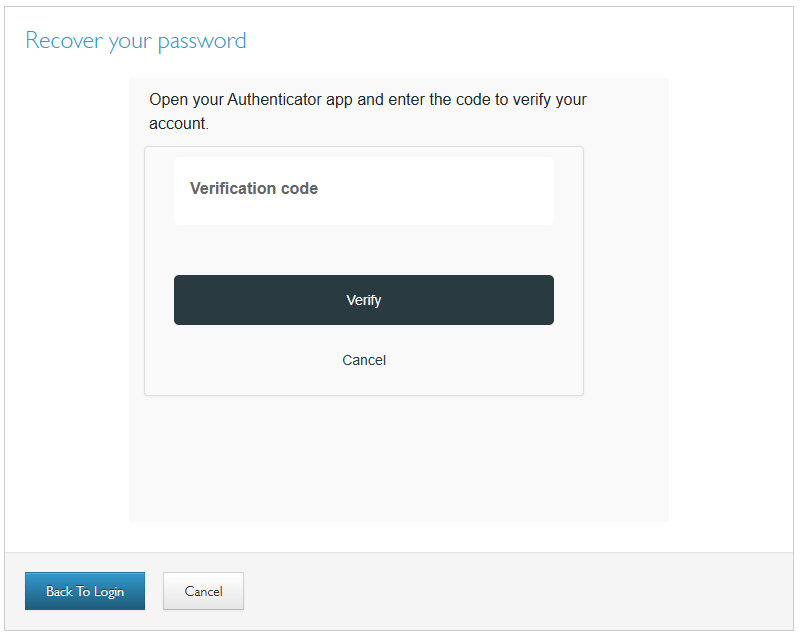
AI-generated content may be incorrect.

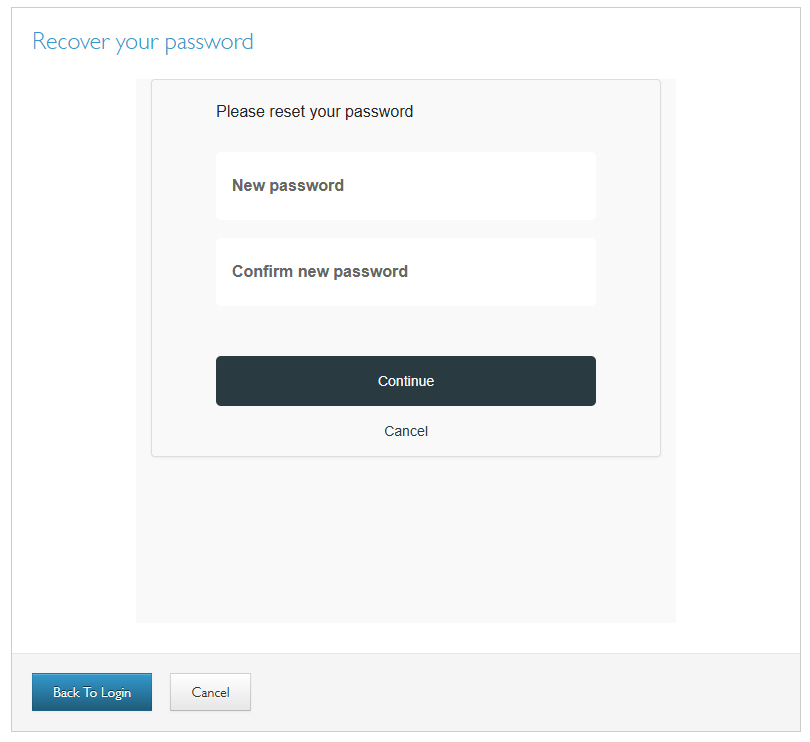
1. User enters their username or email address and selects **Continue**.



1. Because the user has already established their MFA method, they will be prompted to complete verification; the steps to verify vary depending on the authentication method selected.

In the example below, the user selected an authenticator app as their verification method. The user opens the authenticator app, enters the code displayed, and clicks Verify.



1. User enters and re-enters a new password and clicks **Continue**. 
2. User is prompted to return to the login page to login with the new password.