

An Experience Evaluation of the Registration Flow for Metlife.com

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December 2020

Executive Summary

The UX team was tasked with analyzing the current process for registering for a new personal account on MetLife.com and determining any pain-points that users are experiencing. To determine the pain-points, UX conducted seven usability tests based on 6 experience evaluation principles, also known as “heuristic principles”.

Users were provided with the scenario that they are new employees, who have been provided with a MetLife insurance policy through their employers. Users were asked to register for a personal account on MetLife.com, without support from the UX team, and to verbalize their thought process as they moved through the registration flow.

Based on the usability tests and an analysis of the users’ experiences, it is evident that there are several areas of frustration that users had in common, which hindered the registration process, and significantly increased the time-on-task.

To address the difficulties that users are experiencing, the UX team developed several recommendations that could serve as potential solutions to simplify the registration process and eliminate frustrations.

This document details the findings of the usability tests and offers recommendations based on a heuristic analysis of the major pain-points.

7 Usability Tests | 6 Heuristic Principles
10 Critical Pain-Points | 10 Recommendations

Experience Evaluation Principles

Experience evaluation principles help identify where UX design is falling short of delivering a user-friendly experience.

The experience evaluation principles utilized in this analysis were developed based on both [Jakob Nielsen's 10 Heuristic Principles](#) and *MetLife CX Principles*.

- 1 Clear, Concise, and Consistent Information:**
Meets users' expectations for content that is brief, easy to comprehend, and consistent throughout the site.
Matching MetLife CX Principle - ***Make it effortless for me***

- 2 Transparency and Visibility:**
Meets users' expectations for information that is easy to locate and visually prominent.
Matching MetLife CX Principle - ***Be transparent with me***

- 3 Intuitive Use:**
Meets users' expectations for ease-of-use and familiarity.
Matching MetLife CX Principle - ***Make it effortless for me***

- 4 Flexibility and Freedom:**
Meets users' expectations of having multiple options for accessibility.
Matching MetLife CX Principle - ***Grow with me***

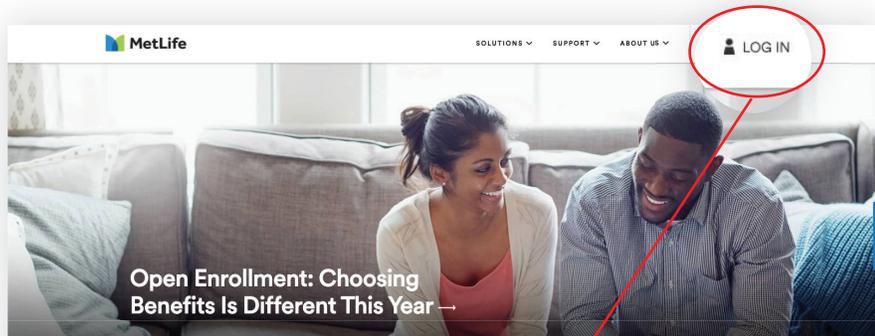
- 5 Control:**
Meets users' expectations to be able to edit and undo their inputs.
Matching MetLife CX Principle - ***Empower my progress***

- 6 Pro-Active Help:**
Meets users' expectations for providing support and anticipating their needs, to help them avoid common mistakes/errors.
Matching MetLife CX Principle - ***Help me in unexpected ways***

Current Registration Flow for Creating a Personal Account

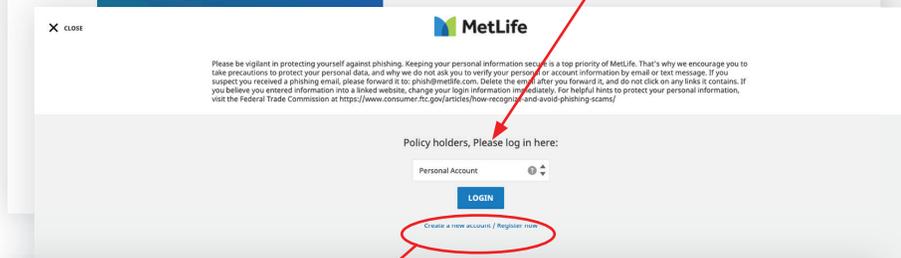
Step 1

Click **Log In** in the header to create account.



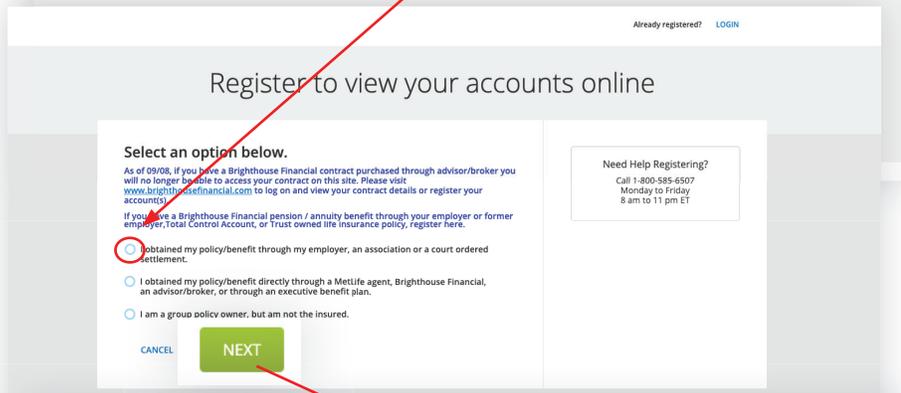
Step 2

Click on the *Create a new account/Register now* link.



Step 3

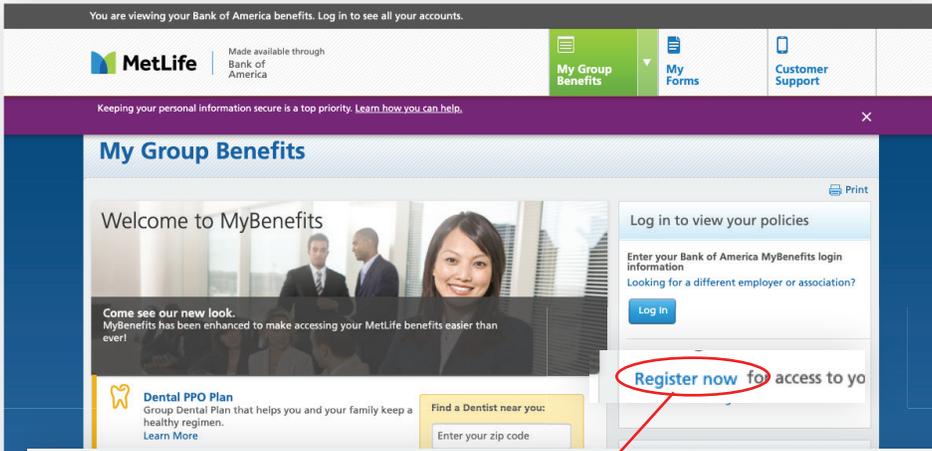
Select the first radio button for policies that are provided by employer.



Step 4

Input the name of the employer.





Step 5

On the employer's pre-sign in page, click **Register now**.

Register to view your accounts online

1 Validate Identity 2 Create login

To validate your identity, please enter your information in the fields below:
All fields required unless noted

First Name <input type="text"/>	Last Name <input type="text"/>
Quick Address Look-up ⓘ <input type="text" value="Type and then select your address"/>	
Street Number <input type="text"/>	Street Name <input type="text"/>
Apt/Suite # (optional) <input type="text"/>	
City <input type="text"/>	State - Select a state -
Zip Code <input type="text"/>	
Email Address ⓘ <input type="text"/>	Confirm Email <input type="text"/>
Primary State or Territory of Residence ⓘ - Select a state or territory -	

Bank of America
Please answer a few questions that identify you as an associate of this organization.

Person Number
Please register with your Bank of America Person Number (Employee ID)

Step 6

Fill out personal information to validate identity.

Step 6

Input home or mobile number to receive a OTP code.

Date of Birth

MetLife will send you a verification code to confirm your identity. How would you like it?

Text Message (Personal Mobile Number)
 Voice Message (Personal Mobile Number/Home Number)

Text Message Consent
I acknowledge that by choosing the text message option, I may incur charges to my mobile plan.

Personal Mobile Number/Home Number

* Please ensure that the phone number is associated with the personal information entered above.
[Why do we ask for your phone number?](#)

! Help keep this site safe from automated attacks by checking the box below. You may be asked to respond to a question.

I'm not a robot  reCAPTCHA
Privacy - Terms

[CANCEL](#)

Step 7

Enter the OTP code that was sent to home/mobile phone.

For your security

Enter the code that was sent to
xxx-xxx-1300

Please enter your code below.

Code is valid for **15:00** minutes.

Remember this device

[Resend Validation Code](#) | [Contact Support](#)

Continued on next page

✔ Validate Identity 2 Create login

Registration is quick and easy.
 Enter your identification and contact information below
All fields are required unless noted.

Username

Password ⓘ

Confirm Password

Passwords must contain:

- ✔ Between 8 and 20 characters
- ✔ A lowercase letter
- ✔ An uppercase letter
- ✔ A number

Passwords cannot contain:

- Three or more repeating characters - identical (XXX) or consecutive (123)
- Company Name (Ex: MetLife)
- Any personal information (e.g., Name, DOB, SSN)
- Any special characters other than a hyphen (-) or an underscore (_)
- Your User ID

Security questions
If you forget your username or password, we will ask you these questions to verify your identity.

Electronic Consent
 To perform online transactions or receive policy documents through electronic delivery, please review the Electronic Consent statement.

User Consent to Receive Policies/Contracts and Disclosures Through Electronic Means ("Consent")

In this Consent, "we," "us," "our," or "the Company" refers to the company or companies with whom you own policies, contracts or accounts and may include Metropolitan Life Insurance Company, and/or each of its affiliates, including: MetLife Investors Distribution Company; MetLife Investors Group, LLC; Metropolitan Property and Casualty Insurance Company and its subsidiaries;

I read and understand this agreement

I consent I do not consent

Print

CANCEL **NEXT**

Step
8

Create a username and password, answer security questions, and consent to the *Terms of Use* and *Electronic Consent* (optional) to complete the registration process.

Congratulations! You are registered!

Your paperless delivery
 For products that offer a paperless delivery option, your policy documents and bills will be emailed as you requested during registration.

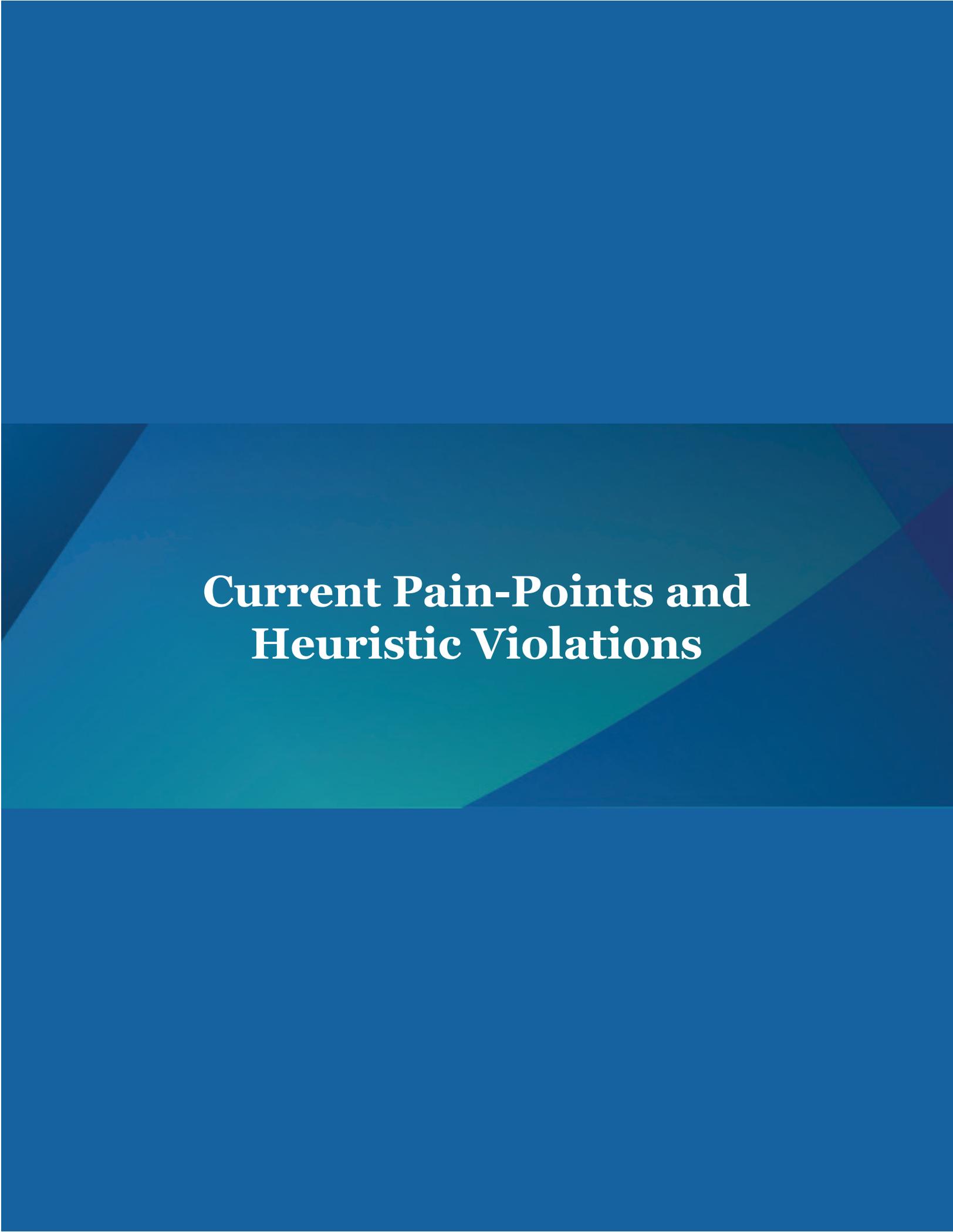
You can see which of your products and documents offer the paperless delivery option, and manage your preferences any time.

- Go to **My Profile**
- Click **Communication Preferences**
- Choose Electronic or US Mail

Note: Only the products and documents with the paperless delivery option will be notified via email. If you do not see a product or document listed, you will continue to receive those documents via US mail.

GO TO MYACCOUNTS

Once the registration process is complete, the user can log in to their account.



Current Pain-Points and Heuristic Violations

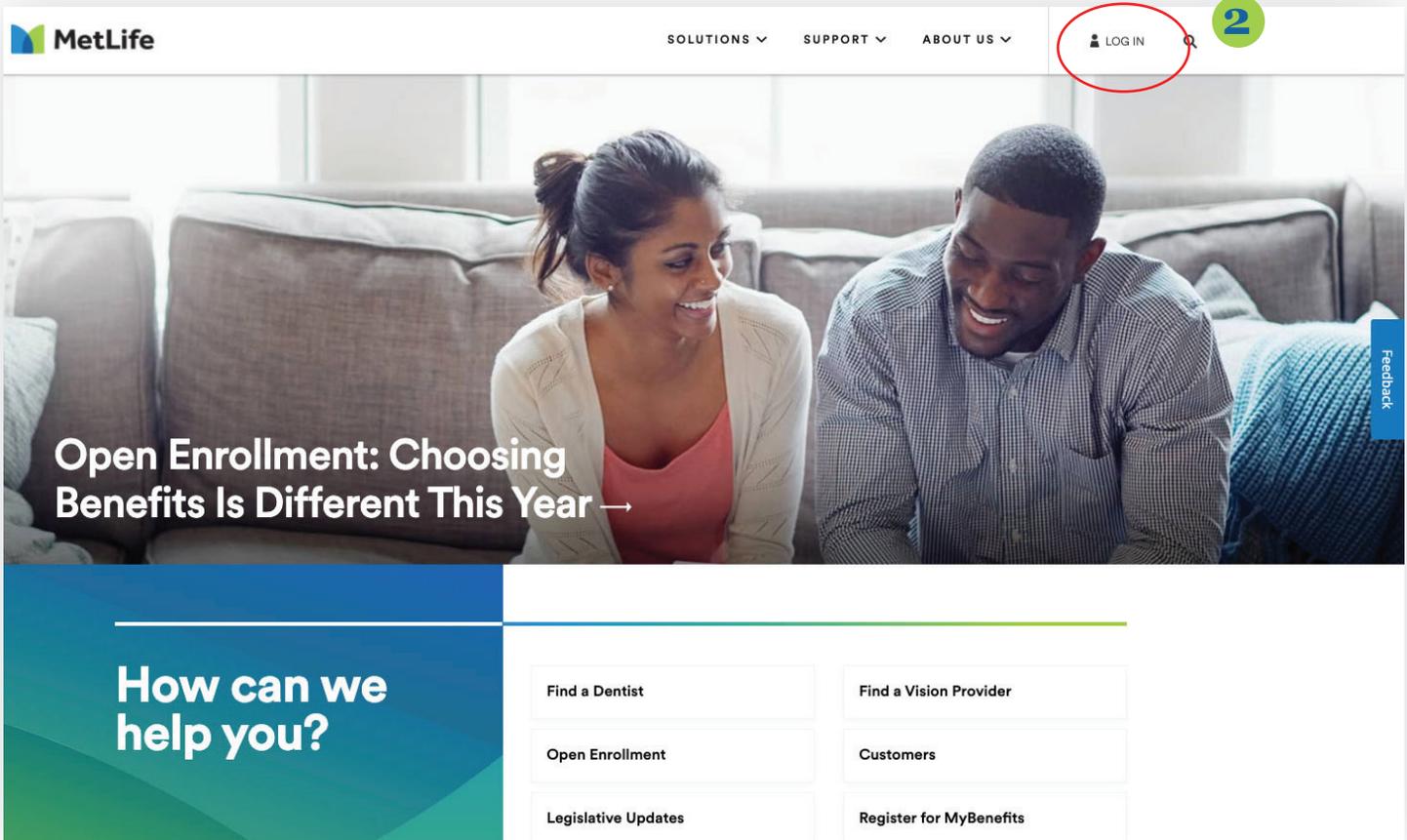


The system should speak the users' language, with words, phrases and concepts familiar to the user, rather than system-oriented terms. Follow real-world conventions, making information appear in a natural and logical order.

—*Jakob Nielsen*

Current Pain-Points & Heuristic Violations

Step 1: Unable To Find Registration Link



3 out of 7 users did not know that clicking on **Log In** would take them to a register link.

2

Heuristic Violation:

Transparency and Visibility:

Meets users' expectations for information that is easy to locate and visually prominent.

Step
1

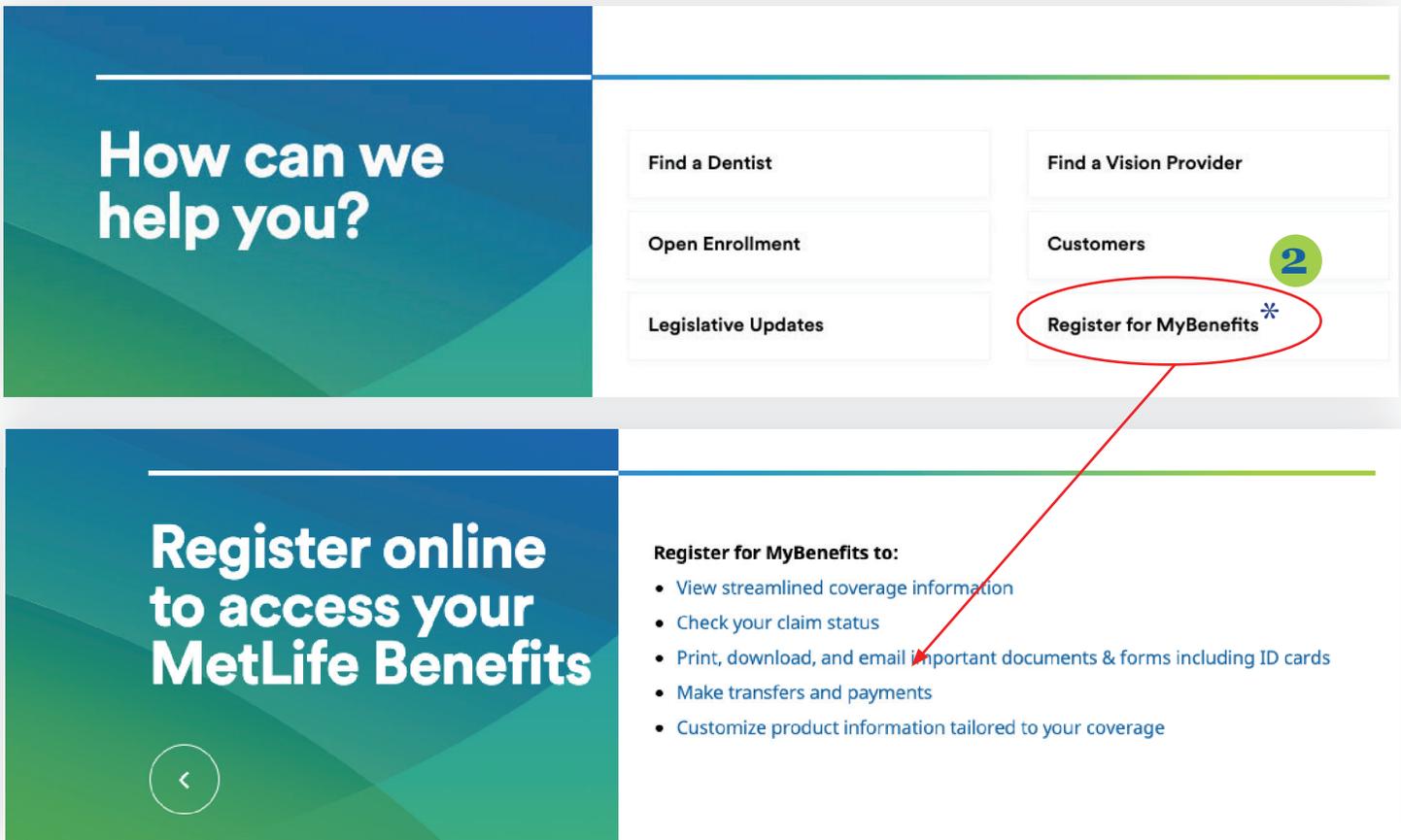
Users stated that they expected to see a **Register/Create a New Account** button in the header, based on their experiences with similar sites. Instead, some users clicked on **Solutions** in the header to search for a registration link, but did not find one.

RECOMMENDATION:

Add a **Register/Create a New Account** button in the header next to the **Log In** button.

Current Pain-Points & Heuristic Violations

Step 1: Unable to Find Registration Link



*Alternative access point to registration flow, from the home page.

2

Heuristic Violation:

Transparency and Visibility:

Meets users' expectations for information that is easy to locate and visually prominent.

Step
1

Users who click **Register for My Benefits** on the home page will be directed to *Register online to access your MetLife Benefits*.

Each of the bulleted *MyBenefits* features are individual links to the registration process. However, only three of the links direct the user to a registration page. Two of the links lead to the *Your Dental Account* login page.

RECOMMENDATION:

Define *MyBenefits* on the homepage so that new users, who are unfamiliar with the phrase, know what they are registering for. Ensure that all links lead to the correct registration page, and reduce the number of pathways to avoid confusion.

Current Pain-Points & Heuristic Violations

Step 2: Visual Difficulties with Register Link



Please be vigilant in protecting yourself against phishing. Keeping your personal information secure is a top priority of MetLife. That's why we encourage you to take precautions to protect your personal data, and why we do not ask you to verify your personal or account information by email or text message. If you suspect you received a phishing email, please forward it to: phish@metlife.com. Delete the email after you forward it, and do not click on any links it contains. If you believe you entered information into a linked website, change your login information immediately. For helpful hints to protect your personal information, visit the Federal Trade Commission at <https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams/>

Policy holders, Please log in here:

Personal Account ?

LOGIN

[Create a new account / Register now](#)

2

4 out of 7 users did not see the *Create a new account/Register now* link.

2

Heuristic Violation:

Transparency and Visibility:

Meets users' expectations for information that is easy to locate and visually prominent.

Step
2

Users expressed that the **Create a new account/Register now** link was hard to see and should be more prominent on the page.

RECOMMENDATION:

Make it easier for the user to find the link to register for a new account.

Current Pain-Points & Heuristic Violations

Step 3: Wordy and Confusing Options

Select an option below.

As of 09/08, if you have a Brighthouse Financial contract purchased through advisor/broker you will no longer be able to access your contract on this site. Please visit www.brighthousefinancial.com to log on and view your contract details or register your account(s).

If you have a Brighthouse Financial pension / annuity benefit through your employer or former employer, Total Control Account, or Trust owned life insurance policy, register here.

1

- I obtained my policy/benefit through my employer, an association or a court ordered settlement.
- I obtained my policy/benefit directly through a MetLife agent, Brighthouse Financial, an advisor/broker, or through an executive benefit plan.
- I am a group policy owner, but am not the insured.

CANCEL

NEXT

Need Help Registering?

Call 1-800-585-6507
Monday to Friday
8 am to 11 pm ET

Heuristic Violation:

1

Clear, Concise, and Consistent Information:

Meets users' expectations for content that is brief, easy to comprehend, and consistent throughout the site.

Step
3

Users were slowed down by the significant amount of text that they are required to read during the first step of the registration process. The information regarding Brighthouse Financial is not applicable to all users. This adds to the user's cognitive load.

The radio button options are not clear and concise. The first radio button combines users who received a policy/benefit from their employers with those who received it through a court-ordered settlement; these are two completely unrelated scenarios. Some users were confused as to whether the first or third option applied to them.

RECOMMENDATION 1:

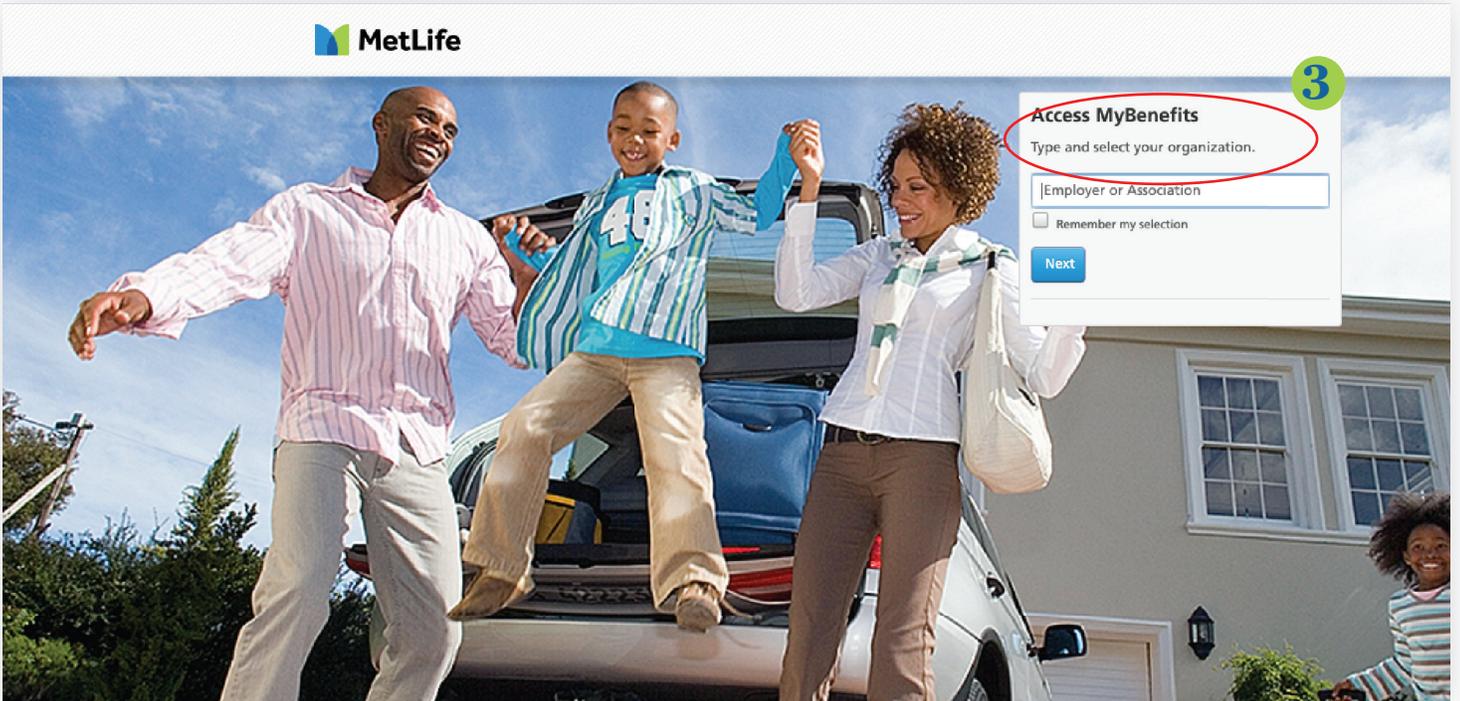
Users would benefit from a significant reduction in text at this step. Making each radio button option short, concise, and clear in language, will reduce any confusion. Remove any information that is not necessary for new users to read at this stage of the process.

RECOMMENDATION 2:

Remove this page. Instead of putting the responsibility of identifying the user on the user themselves, shift the responsibility to MetLife.

Current Pain-Points & Heuristic Violations

Step 4: Non-Inclusive & Inconsistent Language



3

Heuristic Violation:

Intuitive Use:

Meets users' expectations for ease-of-use and familiarity.

Step
4

It is not clear from the header, *Access MyBenefits*, that this is the first step of the registration process. Nor is it clear why users should register for *MyBenefits* or what they would be able to access once registered.

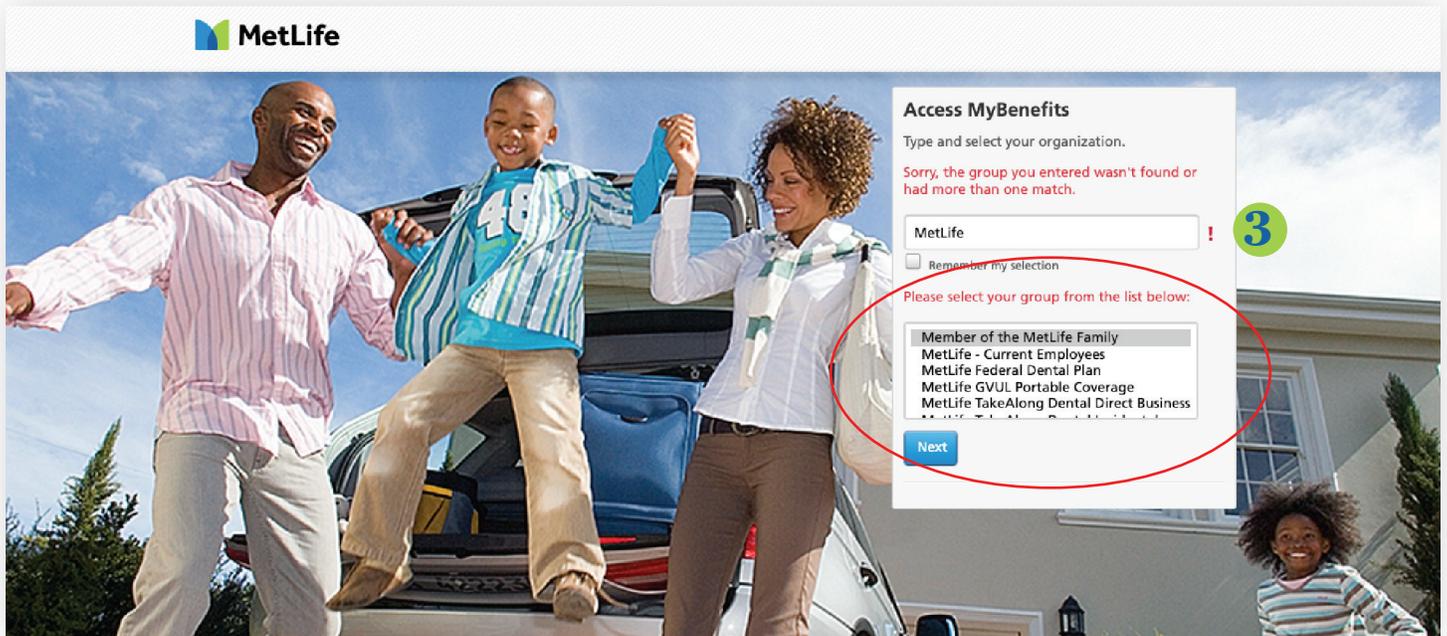
In addition, users who have been provided a policy/benefit through a court-ordered settlement would not be able to fill in the form-field for *Employer or Association*.

RECOMMENDATION:

The phrasing of the header *Access My Benefits* is not inclusive of new users and implies users are already registered. The phrase *employer or association* should be used consistently throughout the site.

Current Pain-Points & Heuristic Violations

Step 4: System Error



7 out of 7 users experienced an error message at this stage.

3 **Heuristic Violation:**
Intuitive Use:
Meets users' expectations for ease-of-use and familiarity.

Step 4

A corporation can consist of multiple groups, and users may not know which employer group applies to the policy they have received from their employer.

If users select the general corporation name (e.g., MetLife), they will receive an error message and have no choice but to select one of the employer groups, even if they are unsure of which one is applicable.

RECOMMENDATION 1:

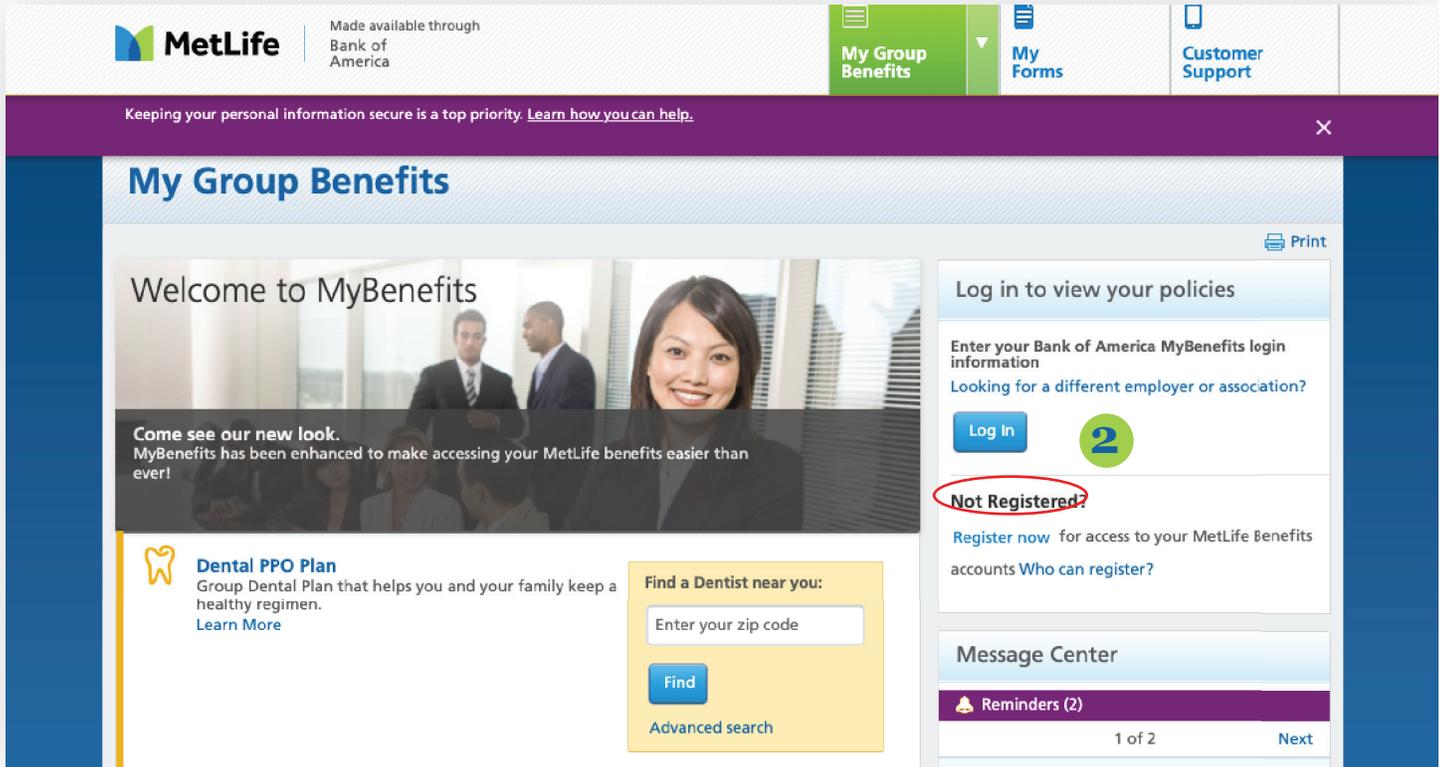
Remove the groups associated with the employer/organization and only list the name of each corporation.

RECOMMENDATION 2:

Remove this page from the registration process. Instead, users can go directly to the page where they input their personal information. At the top of the page, users can select their employer/association, which should be linked to their SSN or policy number that they will provide.

Current Pain-Points & Heuristic Violations

Step 5: Difficulty Finding Registration Link on Employer's Pre-Sign In Page.



4 out of 7 users had difficulty finding the *Register now* link.

2 **Heuristic Violation:** *Transparency and Visibility:* Meets users' expectations for information that is easy to locate and visually prominent.

Step
5

Once users were on their employer's pre-sign in page, many of them missed the *Register now* link while scrolling. Users stated that the link did not stand out.

RECOMMENDATION:

Change the *Register now* link into a button and make it more prominent on the employer's pre-sign in page.

Current Pain-Points & Heuristic Violations

Step 6: Quick Look-Up Error

Step
6

Several users experienced difficulties with the *Quick Address Look-up* function. It did not acknowledge P.O. boxes. The user was not given the option to leave this form-field blank and to instead manually enter their address. In cases where the *Quick Address Look-up* did not acknowledge an address or this form-field was left blank, an error appeared. Users were not able to continue the registration process and had to reach out to Customer Support.

Having *Street Number* and *Street Name* as separate form-fields confused users, as they are generally used to seeing the two combined in a single form-field.

Asking users to select their *Primary State or Territory of Residence*, after having already entered their address, added an additional step that some users felt was unnecessary.

5 **Heuristic Violation:**
Control: Meets users' expectations to be able to edit and undo their inputs.

5 out of 7 users

experienced difficulties with the *Quick Address Look-up*.

RECOMMENDATION:

Reduce the amount of personal information that the user is required to input in order to verify their identity. Remove the *Quick Address Look-Up*, *Primary State or Territory of Residence*, and manually entered address form fields.

The screenshot shows a registration form with the following fields and values:

- First Name:** Deion
- Last Name:** George
- Quick Address Look-up:** Type and then select your address (highlighted with a red circle and a red 'X' error icon, with a green '5' in a circle next to it)
- Street Number:** 562
- Street Name:** East Main Street
- Apt/Suite # (optional):** East Main Street
- City:** Bridgewater Township
- State:** New Jersey
- Zip Code:** 08807
- Email Address:** deion5@optonline.net
- Confirm Email:** deion5@optonline.net
- Primary State or Territory of Residence:** New Jersey
- Bank of America:** Please answer a few questions that identify you as an associate of t
- Person Number:** Please register with your Bank of America Person Number (Employee ID)
287365278
- Date of Birth:** 10/21/1970
- MetLife will send you a verification code to confirm your identity:**
 - Text Message (Personal Mobile Number)
 - Voice Message (Personal Mobile Number/Home Number)
- Text Message Consent:** I acknowledge that by choosing the text message option, I may incur
- Personal Mobile Number/Home Number:** 908-574-8831
- * Please ensure that the phone number is associated with the personal information.
- [Why do we ask for your phone number?](#)
- reCAPTCHA:** Help keep this site safe from automated attacks by checking asked to respond to a question. I'm not a robot. reCAPTCHA Privacy - Terms
- Buttons:** CANCEL, NEXT

Current Pain-Points & Heuristic Violations

Step 7: Complicated Password Requirements

The screenshot shows a registration form with the following elements:

- Progress indicator: Step 1 (Validate Identity) is complete, Step 2 (Create login) is current.
- Header: "Registration is quick and easy. Enter your identification and contact information below. All fields are required unless noted."
- Fields: Username (baaron001), Password (masked), Confirm Password.
- Security questions section.
- Right sidebar: "Need Help Registering" with contact info: "Call 1-800-585-6507 Monday to Friday 8 am to 11 pm ET".
- Annotation: A red circle highlights a tooltip for password requirements. A green circle with the number "1" is placed next to the Password field.

Passwords must contain:

- ✓ Between 8 and 20 characters
- ✓ A lowercase letter
- ✓ An uppercase letter
- ✓ A number

Passwords cannot contain:

- Three or more repeating characters - identical (XXX) or consecutive (123)
- Company Name (Ex : MetLife)
- Any personal information (e.g., Name, DOB, SSN)
- ✓ Any special characters other than a hyphen (-) or an underscore (_)
- Your User ID

4 out of 7 users were confused with the requirements for the password.

1

Heuristic Violation:

Clear, Concise, and Consistent Information: Meets users' expectations for content that is brief, easy to comprehend, and consistent throughout the site.

Step
7

When creating a password for the account, users were hindered by the significant number of requirements and restrictions. *The Passwords cannot contain* list was confusing, overly-wordy, and too numerous in requirements. One user focused on meeting only the *Password must contain* requirements and did not notice all the password restrictions. Users are not used to seeing two distinct categories, nor are they familiar with the types of restrictions that are listed.

RECOMMENDATION:

Update the back-end system so that there are fewer password restrictions. Re-word the password restrictions so they are clear to the user.

Current Pain-Points & Heuristic Violations

Step 7: Unclear Requirements

The screenshot shows a web form titled "Electronic Consent". The text reads: "To perform online transactions or receive policy documents through electronic delivery, please review the Electronic Consent statement." Below this is a scrollable text area containing the consent statement. A red circle highlights the "I consent" radio button, and a blue circle with the number "2" highlights the "I read and understand this agreement" checkbox. At the bottom, there are "CANCEL" and "NEXT" buttons, and a "Print" icon.

Heuristic Violation:

2

Transparency and Visibility:

Meets users' expectations for information that is easy to locate and visually prominent.

Step
7

None of the users read through the *Electronic Consent*, which enrolls them into paperless communication, nor the *Terms of Use*. Users assumed that they had to consent to both. However, they were only required to consent to the *Terms of Use*. The *Electronic Consent* was optional.

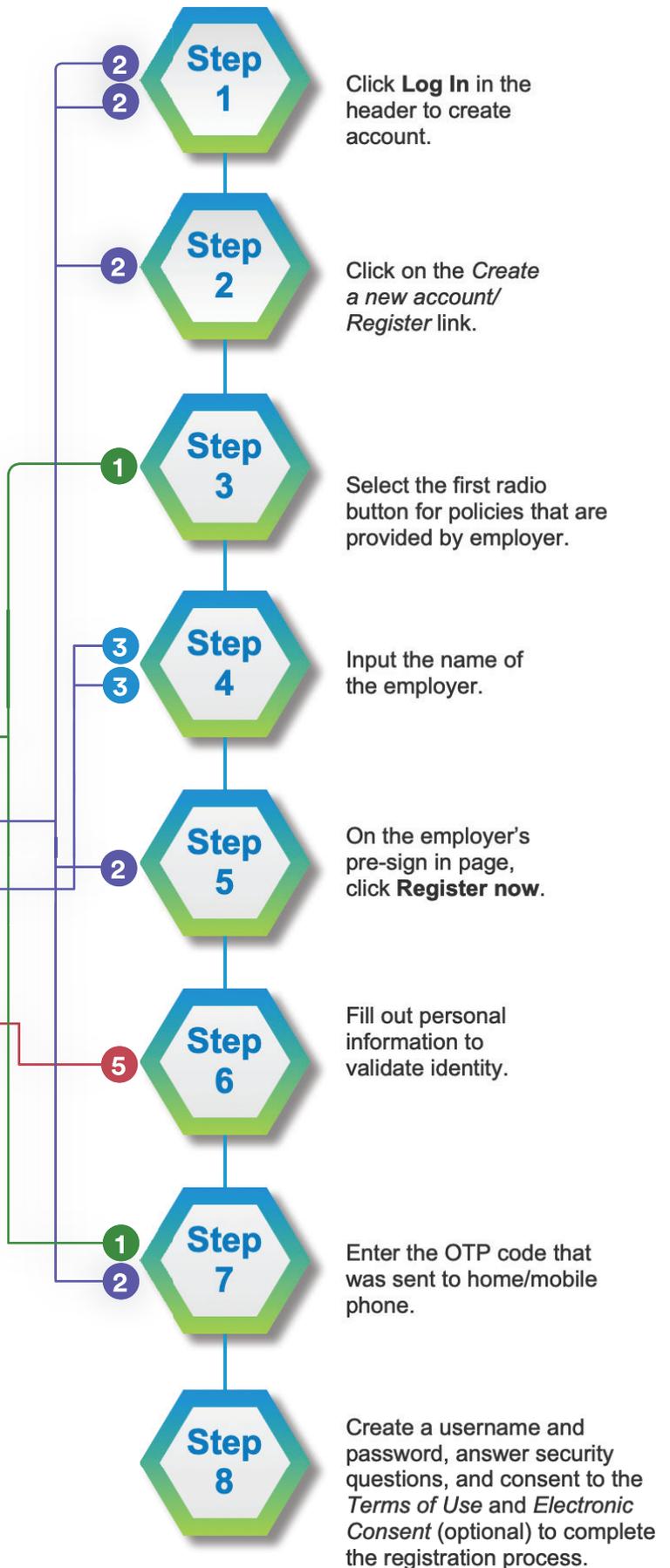
One user preferred to receive communications via paper. Upon realizing he had consented to paperless in the *Electronic Consent*, he stated that the information should have been more prominent on the site. The *Electronic Consent* states that users must consent in order to perform online transactions. Unlike paperless communication, this is not optional.

RECOMMENDATION:

Change the font size/boldness/color of the information regarding required and optional consent so that it is more visually prominent to users and ADA-compliant. Move the section on performing online transactions from the *Electronic Consent* to the *Terms of Use*.

Registration Flow for Creating a Personal Account on metlife.com

- Pain-Points & Heuristic Violations**
- Clear, Concise & Consistent Information 1
 - Transparency and Visibility 2
 - Intuitive Use 3
 - Flexibility and Freedom 4
 - Control 5
 - Pro-Active Help 6



Summarizing Key Pain-Points

- Users cannot easily register on home page.
- Radio buttons are not clear or concise.
- Not all *Register for MyBenefits* links lead to same page.
- The phrase *Access My Benefits* is unclear to new users.
- Not all new users know which specific employer group to select and often get error messages.
- *Quick Address Look-up* form field is not user-friendly. Too many form fields to fill to register.
- Password has too many requirements and restrictions. Restrictions are confusing and wordy.
- Not clear that *Electronic Consent* is optional and enrolls users into paperless communication.

5 out of 7 users

experienced difficulties with the *Quick Address Look-up*.

3 out of 7 users

did not know clicking on **Log In** would take them to a register link.

4 out of 7 users

had difficulty finding the *Register now* link.

7 out of 7 users

experienced an error message at the *Select an Employer* stage.

