

ONLINE SERVICES

A quick guide for members



A UnitedHealthcare Company

Find what you need at umr.com

Getting your benefits information is easy using **umr.com**.
You'll be able to find everything you're looking for in no time!



Call, chat or message online – choose what's convenient for you

Our team members are available to answer your questions via telephone or online chat and messaging at **umr.com**.

We're making it easier for you to get the answers you need – fast.



BY
PHONE



LIVE
CHAT

1

Three ways to connect

You can **call the customer service** phone number on your ID card. Your customer service team is available 24/7 to answer your questions..

2

To access chat, just log into your **umr.com** account and select the **Live Chat** icon. After you start a chat session, you'll be prompted to tell us more about your question. Within moments, a team member will join you to assist with your question.

3

To send and receive **secure messages** and documents, just log into your **umr.com** account and select the **Contact us** icon. A **Message Center** window will display where you can create your new message. You will be notified by email when you receive a response and can view it by logging in to your online account and selecting **Messages** from the options at the top of the screen. It's an easy way to exchange documents/files and receive reminders, alerts and other messages.



**excluding major holidays*

A launch pad for all your health benefit needs

From your personalized home page, you can see a summary of your benefits, link to key areas of the site using myMenu, find out what things you can do to keep your benefits up to date.

myMenu

One-click access to claims, coverage and other resources.

Things to do

Your personalized "Things to do" section will prompt you to take action in three main areas:

- Managing your account
- Reviewing claims and benefits
- Completing health and wellness activities

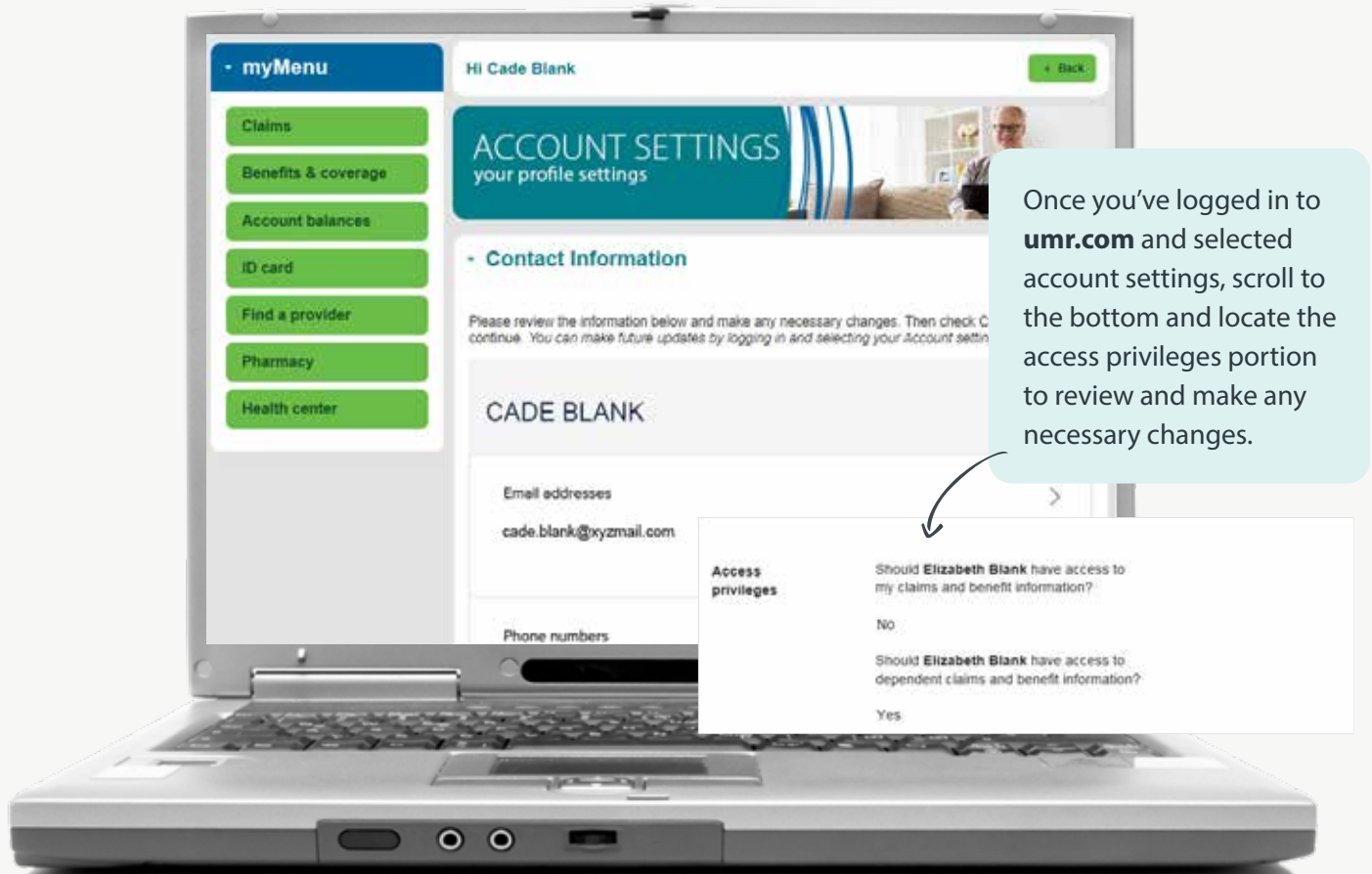
Benefits snapshot

A short summary of your benefits.



Protecting your health information

UMR follows strict rules and security procedures to ensure your information stays safe and is accessed only by you or authorized providers and/or representatives. If you, your spouse or a dependent age 18 or older wishes to allow online access to another covered family member, each member must grant access to view their information:



Not registered? Dependents will be asked during the registration process to select family members they will allow to view their personal health information. To register, have your covered family member visit **umr.com** and select **Log in/Register**.

If your spouse or adult dependent has already registered for online services, your covered family member can log into **umr.com** to access their account settings.

View your claim activity

Claim search

Set up your search preferences by dependent(s), claim type, time period and status.

Take action

When you need to take action on a claim, UMR will let you know. Claims are sometimes put on hold because we need other information from you. Now you can easily **Click here** to give us the information needed to process your claim.

Get all the details

You have the option to view a PDF of your EOB or click the **View claim details** link to see more information about a claim.

See your total spend

You can see how much you and your employer plan have paid toward your medical and/or dental expenses based on your search parameters.

The screenshot displays the 'Claim activity' interface. On the left, there are search filters for 'Claim type' (Medical, Dental), 'Time period' (ALL, Last 30 days, Last 6 months, Date range), and 'Status' (ALL, Completed, In-progress, Denied, Pre-treatment estimate). A 'Search' button and an 'Advanced member search' link are at the bottom of the filters. The main area shows a table of claims with columns for 'CLAIMS INFORMATION', 'SERVICE DATE', 'PROVIDER', 'BILLED AMOUNT', and 'PLAN'. The table lists four claims for Karyn Blank, Elizabeth Blank, and Cade Blank. A 'Status: Denied - Accident info needed from pt. Action needed Click here' message is visible for one claim. At the bottom, a summary box shows 'TOTAL BILLED' as \$11,173.52, 'PAID BY PLAN' as \$3,611.77, and 'YOU PAY' as \$2,697.51. Navigation links for 'Previous', '1', '2', and 'Next' are at the bottom of the table.

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN
Patient: Karyn Blank Claim #: 17053123456 View claim details View EOB	03/23/19	Megraw, John, L.M.D.	\$572.00	\$311.00
Status: Completed				
Patient: Karyn Blank Claim #: 17053123456 View claim details View EOB	02/02/19	Valley Hospital	\$1,351.00	\$1,193.00
Status: Completed				
Patient: Elizabeth Blank Claim #: 17061123456 View claim details View EOB	02/17/19	Horn, Gregory, Dc	\$290.00	\$0.00
Status: Denied - Accident info needed from pt. Action needed Click here				
Patient: Cade Blank Claim #: 17036123456 View claim details View EOB	01/02/19	Moore, John, Dc	\$370.00	\$0.00
Status: Completed				
Patient: Cade Blank Claim #: 17036123456 View claim details View EOB	01/02/19	Horn, Gregory, Dc	\$745.00	\$69.30
Status: Completed				

Summary: \$11,173.52 TOTAL BILLED, \$3,611.77 PAID BY PLAN, \$2,697.51 YOU PAY

Benefits and coverage summary at-a-glance

Know how much you've contributed to your deductibles and out-of-pocket expenses using this easy-to-read summary.

Benefit summary

Shows helpful benefit information, including co-pays, coverages and how much you have paid toward deductibles and out-of-pocket maximums.

Benefit search

Set up your search preferences by dependent(s), coverage type, network level and coverage period.

Get more details

Sometimes you need to know about a specific benefit or procedure and what is covered in your plan. Select from the drop down of **Additional benefits** information to get more details. Or, click on the **Summary plan description** button if you still can't find what you are looking for.

- Benefits

Copays

\$20.00	\$25.00	\$50.00	\$150.00
Office visit	Specialist	Urgent care	Emergency room

Benefit percentage

80% 20%

Plan pays You pay

Accumulator period: 01/01 - 12/31

Individual deductible

\$500.00 to go

\$0.00 out of \$500.00

Individual out-of-pocket

\$1,250.00 to go

\$0.00 out of \$1,250.00

Family out-of-pocket

Family deductible

\$1,000.00 to go

\$0.00 out of \$1,000.00

Individual integrated out-of-pocket

\$7,033.19 to go

\$316.81 out of \$7,350.00

*Applies amount includes \$216.81 for prescriptions

- Additional benefits

Print Help

to know more about?

- Mental, Alcohol and Drug
- Routine Wellness Adult
- Routine Care for Children
- Chiropractic
- Therapy
- Prior Authorization Requirements

Chiropractic

Chiropractic All:

major medical benefits apply
Dollar amount maximum: \$500.00 per calendar year

Office Visits Copay:

\$25 copay per visit/major medical benefits apply

Not sure what you are looking for?

View/download a PDF of your plan summary information using the buttons below.

Summary plan description

Healthy You

An e-magazine for you

About Healthy You

UMR's award-winning health and wellness magazine *Healthy You* is available quarterly online for you to view, download and share. Our digital magazine features new and informative health and wellness articles and practical tools that support and encourage you to make healthy choices. You can access new and past issues by clicking the *Healthy You* magazine shortcut tile from the main home page on **umr.com**. Or, if you are logged in to your online benefits account, you can get there by selecting **Health center** from myMenu and clicking the link for **I want tips for healthy living**.

What's in Healthy You?

Healthy You is packed with helpful resources to address many of the most common health concerns, as well as fresh, special feature articles.

Features

- Getting care
- First aid
- Online tools
- Mobile tools
- Chronic condition resources (cancer, diabetes, lung health, heart health)
- Making a change
- Stress management
- Healthy recipes
- Fitness tools
- Preventive care
- Women's health
- Men's health
- Kids' health
- Spanish-language resources

View and download the latest edition

from the Health center on **umr.com** or follow our channel on ISSUU: issuu.com/umr-healthyyou



What is a digital magazine?

A digital magazine is like a printed magazine, except it's available online. You can "flip" through it page-by-page as you always have, but now you have the power to zoom in, clip and share articles with family and friends, and click on **linked resources**.



Clip and share!

Clip: articles to save or share

Share: articles with friends or family

Stack: your favorite editions

Favorite: an article

**ISSUU registration required*



It's mobile too!

You can view *Healthy You* on your mobile device by downloading the ISSUU app from the app store.

Want to download an edition?

1. Click **full screen**
2. Click **share**
3. Choose **download**

Easy access to your prescription information

Through our partnership with Optum Rx, we can help you manage your pharmacy benefits through **umr.com**.

Claim information

Select **Pharmacy > Claims** from the myMenu to view details about recent prescriptions filled by you or your covered dependents and how much you paid.

Visit the pharmacy

to access the Optum Rx online pharmacy:

- Look up in-network pharmacies near you
- Find out how much different medications cost under your plan
- Manage your prescriptions
- Set refill reminders

Individual Deductible

Applied	Remaining	Max
\$0.00	\$400.00	\$400.00

Family Deductible

Applied	Remaining	Max
\$0.00	\$800.00	\$800.00

Individual Integrated Out-of-Pocket

Applied*	Remaining	Max
\$65.64	\$1,934.36	\$2,000.00

*Applied amount includes \$65.64 for prescriptions

Family Integrated Out-of-Pocket

Applied*	Remaining	Max
\$65.64	\$3,934.36	\$4,000.00

*Applied amount includes \$65.64 for prescriptions

Benefits snapshot

Choose **Benefits & coverage** to see how your prescription benefits dollars have applied to your deductible and/or out-of-pocket accumulators.

NOTE: UMR receives Optum Rx claims information and accumulator amounts in different ways, so you may see updates to your accumulators before the new claims details are viewable on **umr.com**.

Always have your ID card handy

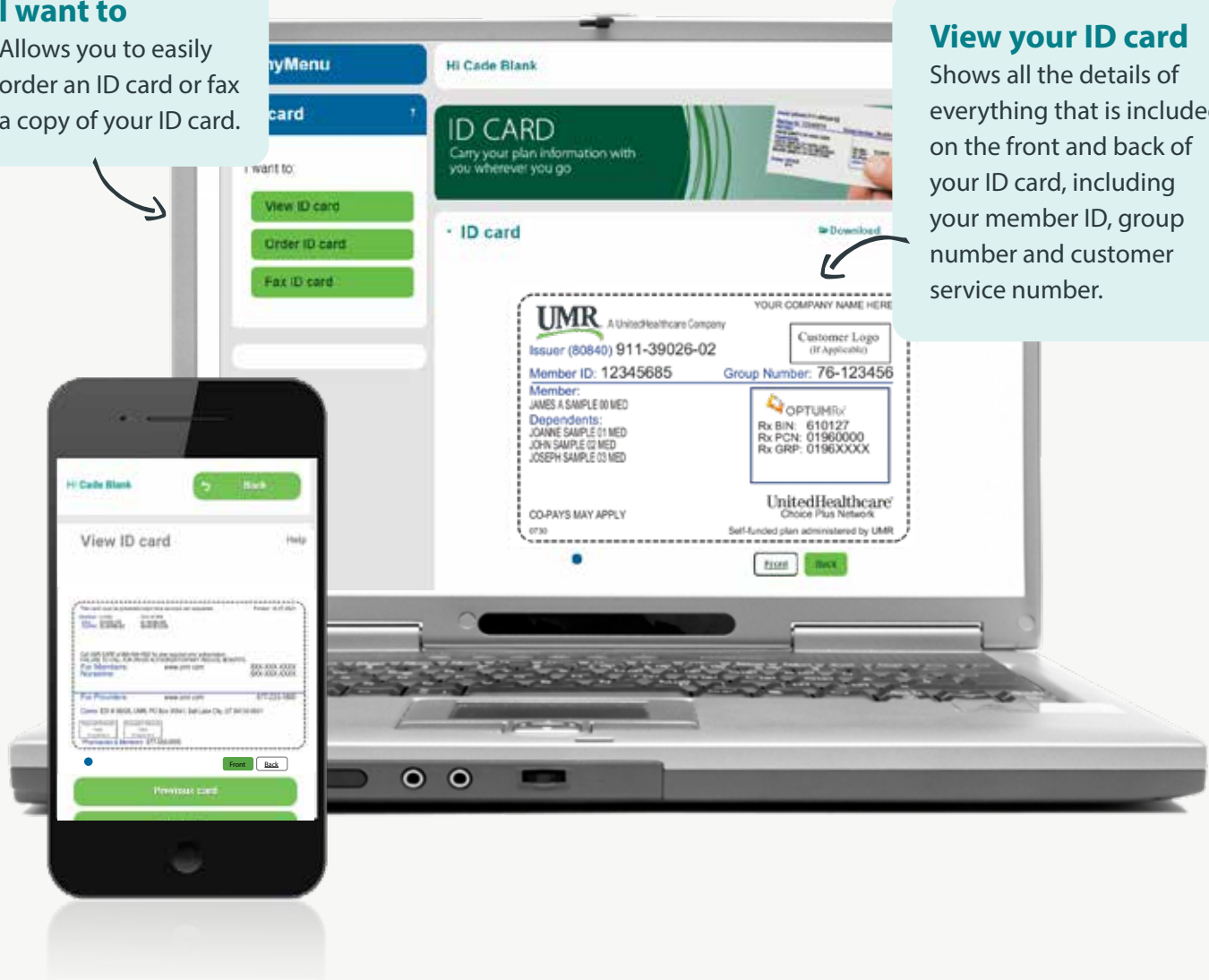
With a couple of clicks, you can have a copy of your ID card pulled up on your smart phone or get a new card mailed to your home.

I want to

Allows you to easily order an ID card or fax a copy of your ID card.

View your ID card

Shows all the details of everything that is included on the front and back of your ID card, including your member ID, group number and customer service number.



Welcome to a
smarter, simpler, faster
way to manage your health care benefits,
right from the palm of your hand.

UMR on the go!



The UMR app has a smart fresh look, simple navigation, and faster access to your health care benefits information. View your plan details on demand - anytime, anywhere.

With a single tap, you can:

- Access your digital ID card
- Look up in-network health care providers
- Find out if there's a co-pay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message UMR's member support team



Download the UMR app today!

Simply scan the QR code or visit your app store to get started.

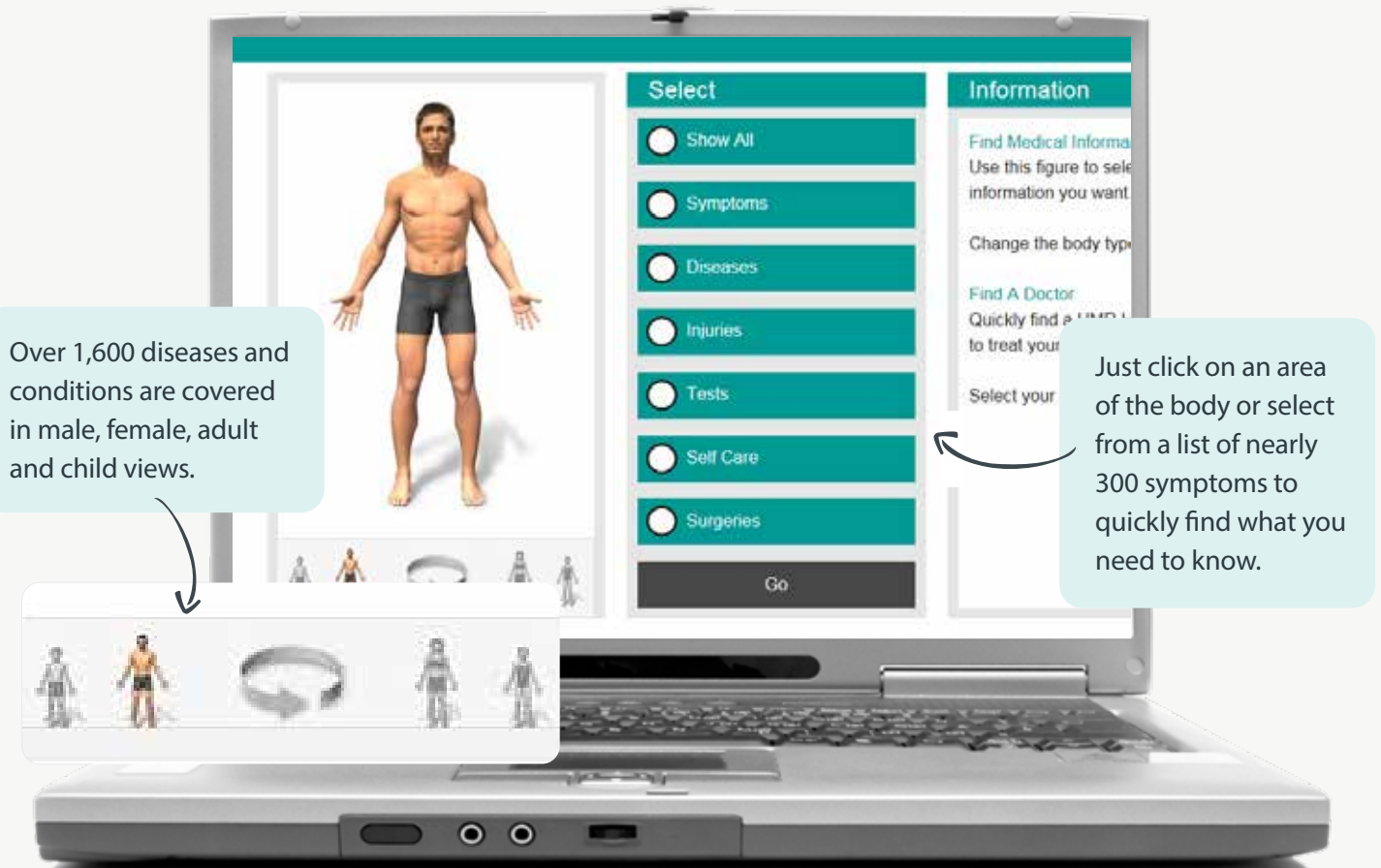


A UnitedHealthcare Company

A trusted source for health information

There are articles, images, videos and other visuals on diseases, conditions, symptoms, medications, injuries, surgeries, procedures and preventive health tips. This wealth of health knowledge comes in a variety of forms, including:

- Health encyclopedia
- Health navigator
- Drug information
- Drug interaction tool



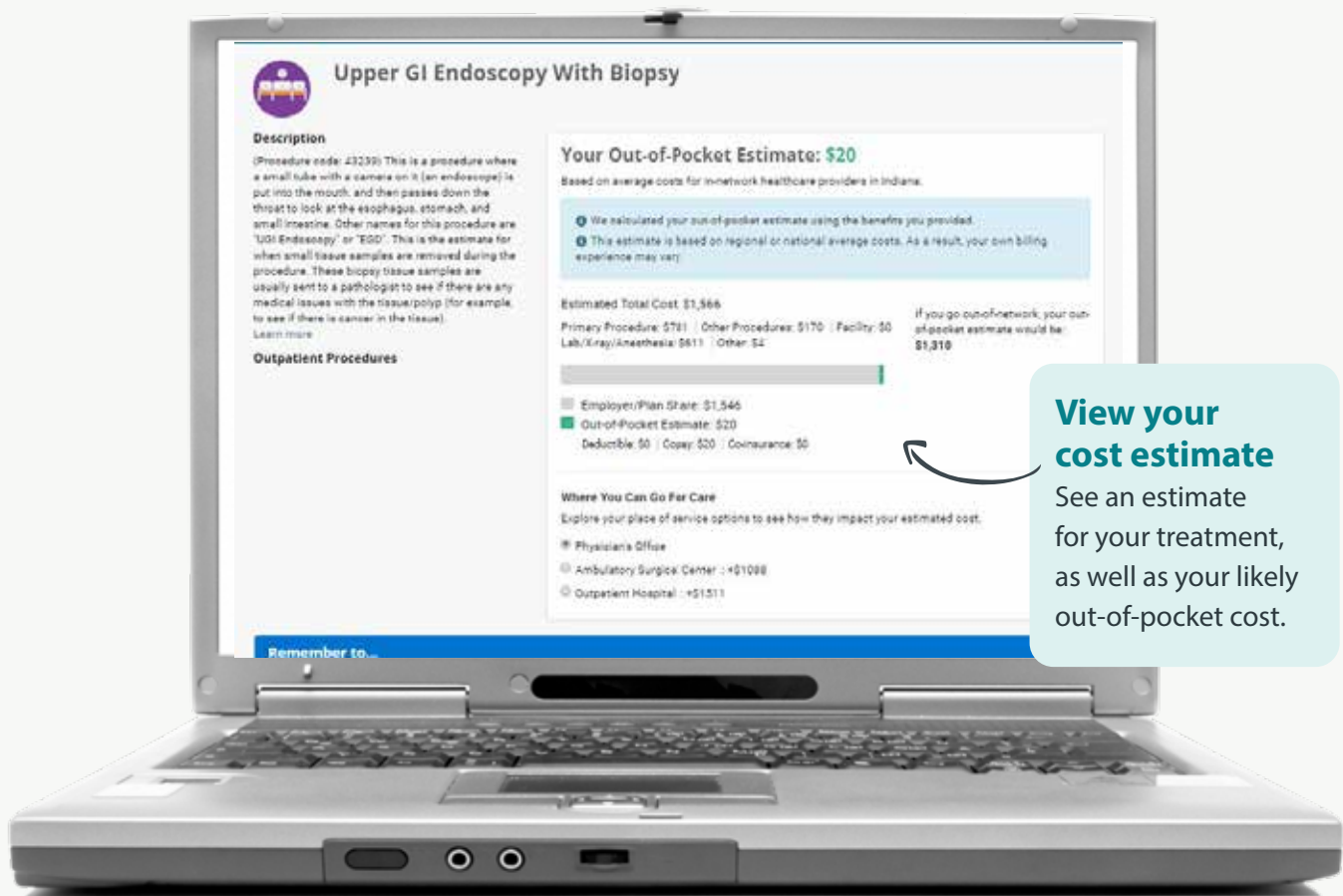
Health education
library



It's easy to get started. Just look for the **Health education library** tile on your personal home page.

Estimate your costs before getting care

The Treatment Cost Calculator offers cost estimates for hundreds of health care services. The estimates are based on the claim experiences of 43 million Americans. Most estimates highlight cost differences, depending on the type of medical facility you visit for care.



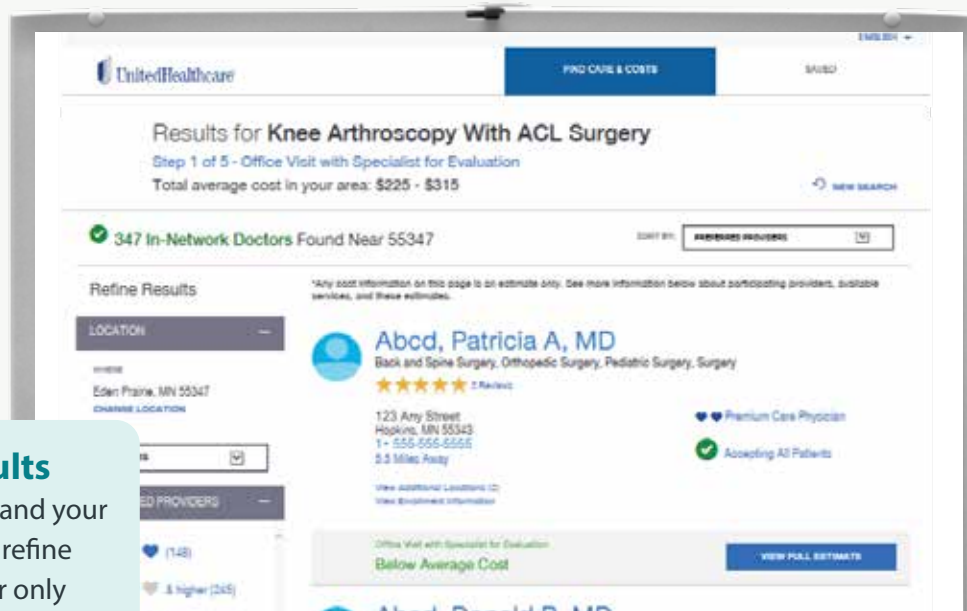
Health
cost estimator



It's easy to get started.
Just look for the **Health cost estimator** tile on your personal home page.

Know what you'll pay before getting care

The health cost estimator allows you to research treatment options and learn about the recommended care and estimated costs associated with your selected treatment option. You can even access quality and efficiency measurements for participating providers.



Refine results

Narrow or expand your search area or refine your search for only preferred providers or by star reviews from actual patients.

View services & costs

You can get an estimate based on your location, provider and remaining out-of-pocket cost. You can also see if a provider is above, below or in line with the local average cost.

Health
cost estimator



It's easy to get started.
Just look for the **Health
cost estimator** tile on your
personal home page.

