

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!

Select **Login/**
Register to enter
your username and
password, or to
register for a new
account.



Your live connection to UMR customer service

Our team members are available online to answer your questions about your claims and benefits with just the click of your mouse. Once you've logged in to your **umr.com** account, just click the Live Chat icon in the top navigation bar on your member home page. It's that easy.

Click to chat

You can click to chat with a Customer First team member 24 hours a day, seven days a week.*

Start a chat

Chat with a customer first team member

To access the UMR Live Chat feature, verify that any pop up blockers are disabled on your computer. Pop up blockers can be enabled/disabled in your Internet browser.

Customer first team members are available to answer your questions 24 hours a day, 7 days a week, excluding major holidays.

If you are experiencing symptoms or having a medical emergency, please call 911 or go to the nearest medical facility.

Please choose one of the following:

- ☒ I need help with medical claims or medical benefit information
- ☐ I need help using the Web site
- ☐ Other issue

Additional comments:
Enter any comments about your question or problem.

Max characters: 350 (remaining: 350)

Every effort is made to be sure that the information given to you today is accurate. If a conflict exists between the information provided to you and the terms of the plan, the terms of the plan will prevail. Final determination of coverage and patient responsibility is made at the time the claim is received and processed.

Get connected

Once you start a chat session, you'll be prompted to tell us more about your question. Within minutes, a team member will join you to assist with your question.

*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 tasks you need to complete to keep your benefits up to date, and chat with a UMR customer service team member.

myMenu

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

My taskbar

Your personalized taskbar will prompt you to take action in three main areas:

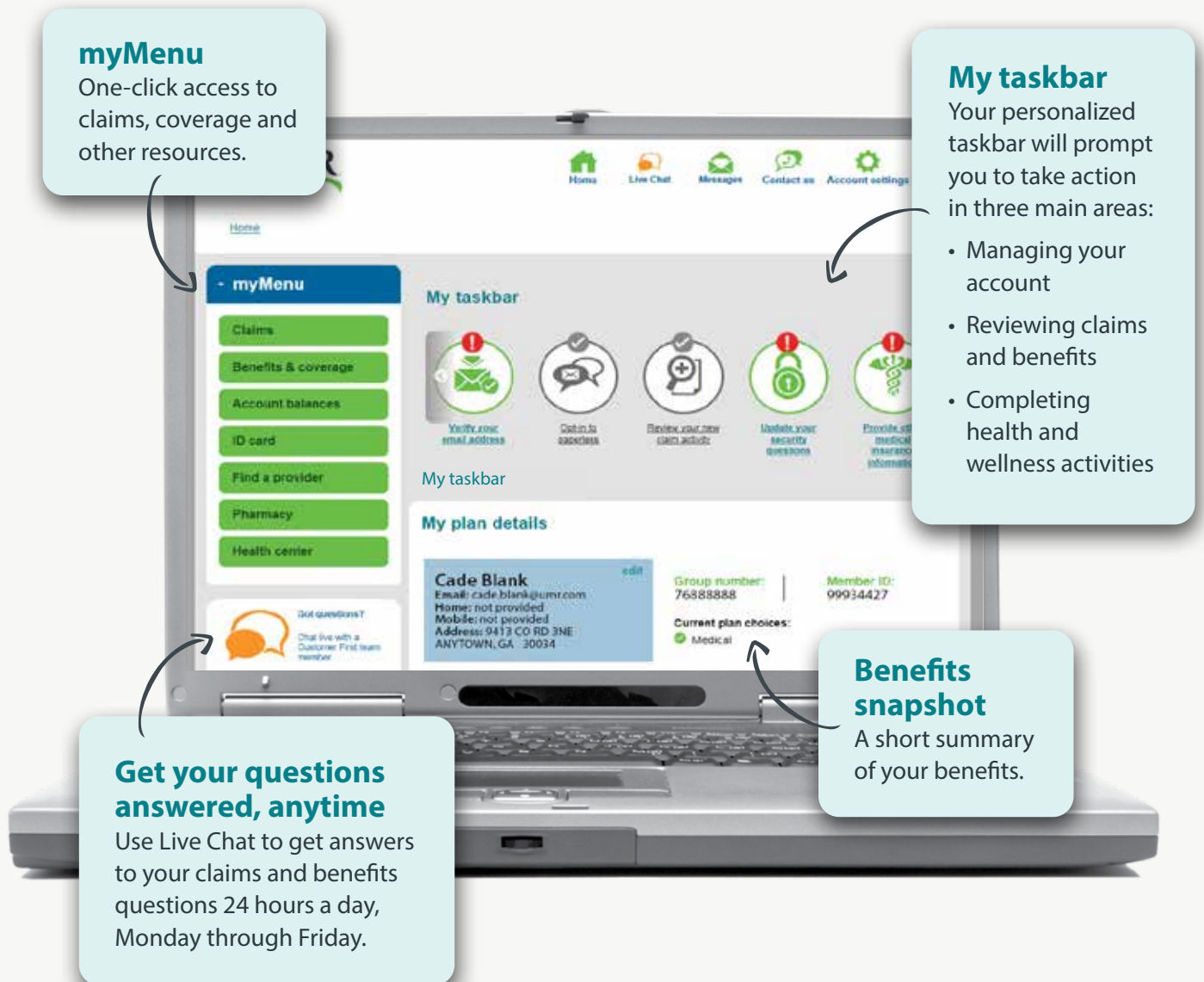
- Managing your account
- Reviewing claims and benefits
- Completing health and wellness activities

Get your questions answered, anytime

Use Live Chat to get answers to your claims and benefits questions 24 hours a day, Monday through Friday.

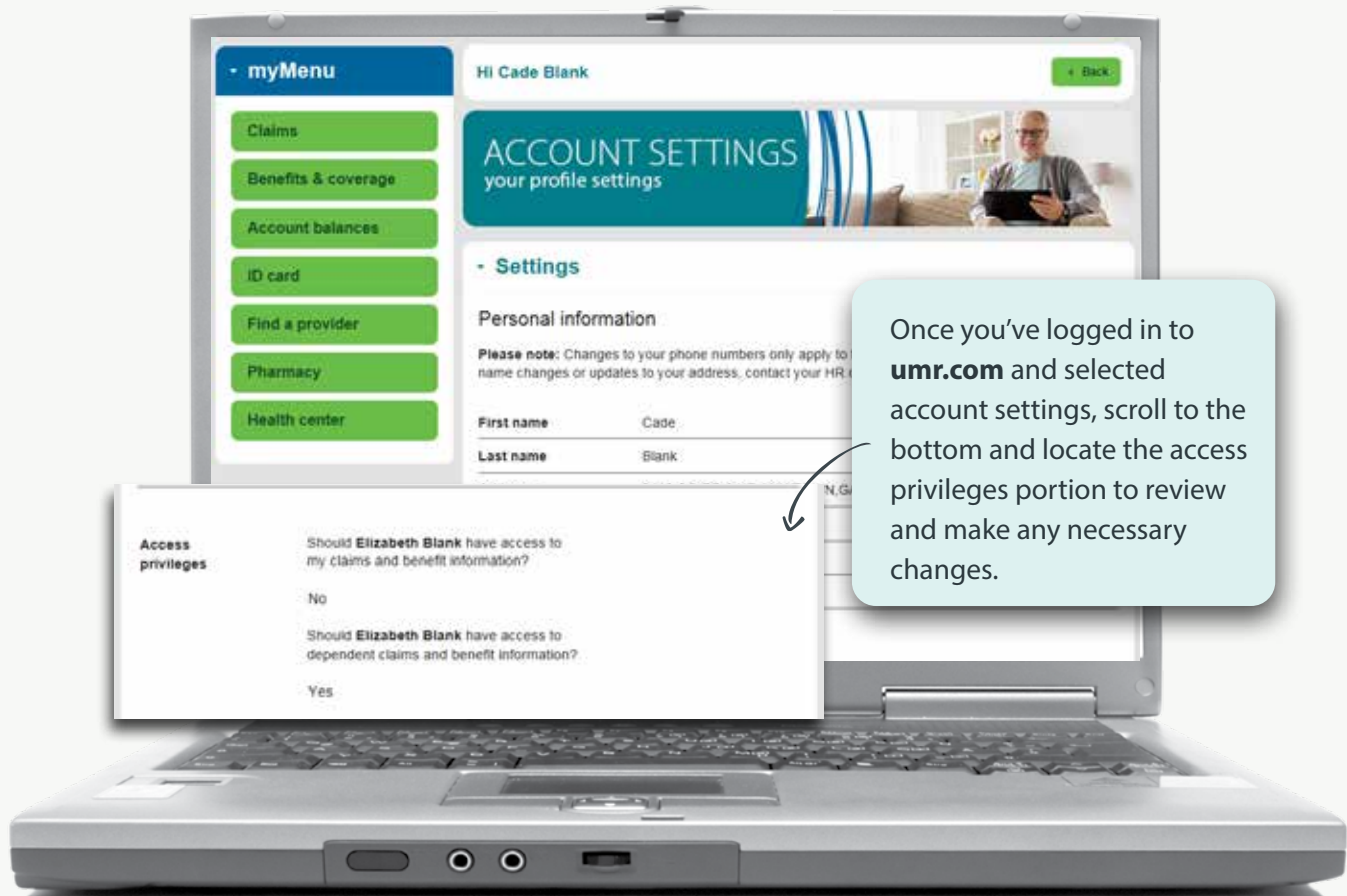
Benefits snapshot

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 his or her 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 **Login/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.

Find a provider

this page was not in member book but was in last years online book

Finding a network provider on umr.com has never been easier.

1

Go to **umr.com** and select **"Find a provider"**

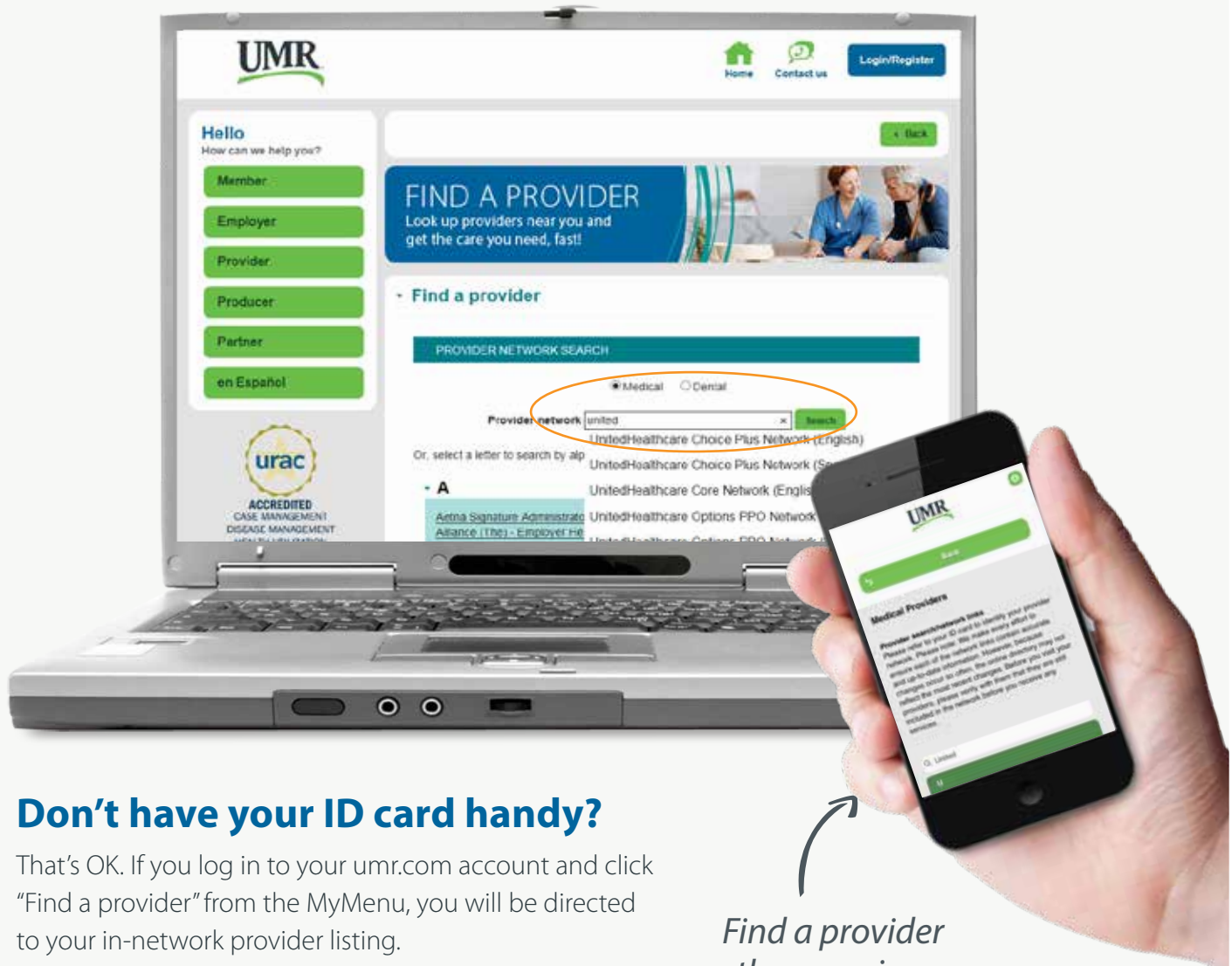


2

Look for the name of your provider network on your **ID card**

3

Begin a search for your provider network using our alphabet navigation, or type the name into the **search box**



Don't have your ID card handy?

That's OK. If you log in to your umr.com account and click "Find a provider" from the MyMenu, you will be directed to your in-network provider listing.

Find a provider on-the-go using our umr.com mobile site

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 several claims for different patients, including Karyn Blank, Elizabeth Blank, and Code Blank. One claim for Elizabeth Blank is marked as 'Denied' with a note 'Accident info needed from pt. Action needed' and a 'Click here' link. At the bottom, there is a summary section titled 'You are viewing 1 - 10 of 18' with three boxes: '\$11,572.52 TOTAL BILLED', '\$3,611.77 PAID BY PLAN', and '\$2,857.51 YOU PAY'. Navigation buttons 'Previous', '1', '2', and 'Next' are also present.

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN
Patient: Karyn Blank Claim #: 17053123456 View claim details View EOB	03/23/19	Megreal, John, J.M. d	\$572.00	\$31.11
Status: Completed				
Patient: Karyn Blank Claim #: 17055123456 View claim details View EOB	02/21/19	Valley Hospital	\$1,351.00	\$1,111.00
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: Code Blank Claim #: 17038123456 View claim details View EOB	01/02/19	Moore, John, Dc	\$370.00	\$0.00
Status: Completed				
Patient: Code Blank Claim #: 17038123456 View claim details View EOB	01/23/19	Horn, Gregory, Dc	\$745.00	\$68.30
\$675.70				

\$11,572.52 TOTAL BILLED
\$3,611.77 PAID BY PLAN
\$2,857.51 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

\$016.81 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

Health information all in one place

Online health information: up-to-date and ad-free

- Search your health symptoms
- Understand your treatment options
- Learn about drug interactions
- Find first aid information

Free tools, apps and calculators

- Calculate your body-mass index (BMI)
- Download apps to help you stay healthy
- Track your nutrition and fitness goals

Our top picks for healthy eating and exercise

- Get the essentials on men's, women's and kids' health
- Watch step-by-step recipe videos
- Log your exercise and activity



The healthy plate



First aid



Symptom navigator



Fitness tools



Healthy "U"
presentations



Chronic conditions



Health education
library



Health apps



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

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

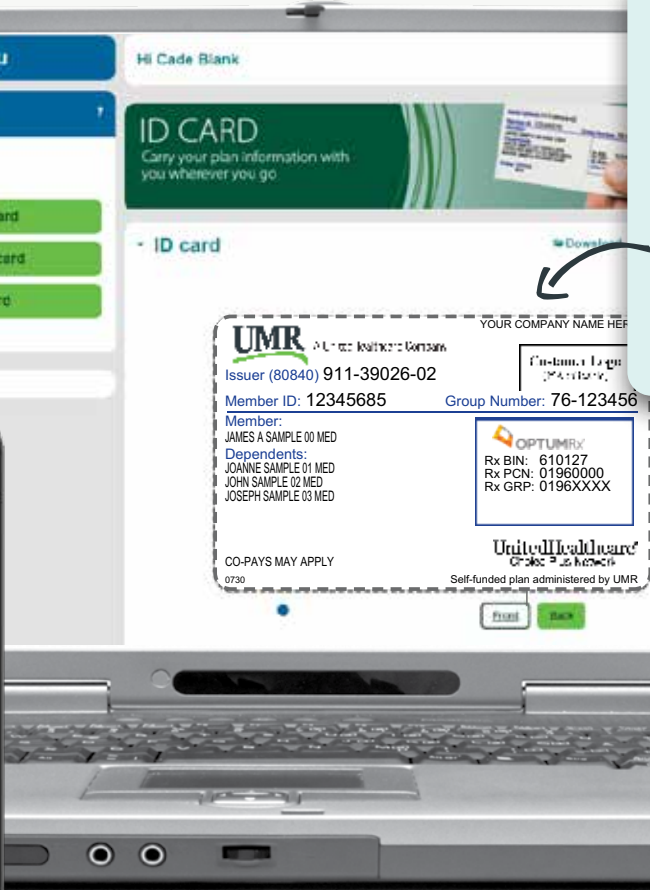
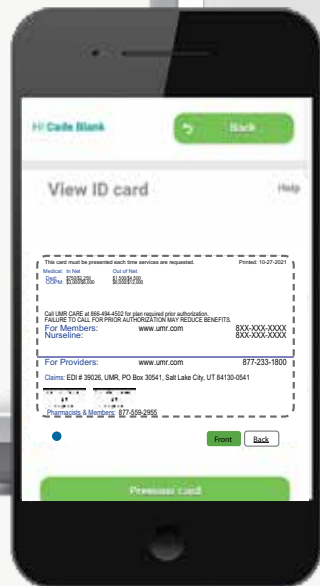
With a couple of clicks, you can have a copy of your ID card pulled up on your smart phone or get a new card mailed to your home.

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 (located on the back).



Welcome to **umr.com on the go**

As a UMR member you can access your benefits and claims information anytime, anywhere using your mobile device. There's no app to download. Simply log in to **umr.com**

My taskbar

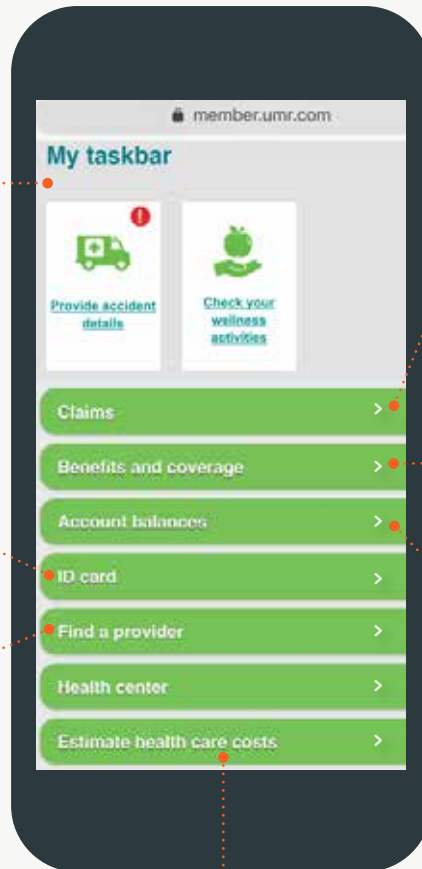
View upcoming tasks right from the homepage.

Share your ID card with your provider

Now there's no need to carry it with you, it's at your fingertips.

Find a provider

Find an in-network provider while you are on the go.



Look up claims

Review a claim for yourself or an authorized dependent.

Check your benefits

View medical/dental benefits and see who's covered under your plan.

Access account balances

Look up balances for your special accounts, including HRAs and FSAs.

Estimate health care costs

See what you can expect to pay before receiving care with the Health Cost Estimator tool.

Want to bookmark umr.com on your mobile device?

iPhone: Touch and hold the open book icon to add **umr.com**

Android: Tap on the menu. Then select "Add Bookmark."

Note: The images above reflect available features within our mobile site. These features may or may not be available to all users depending on your individual and company benefits. If you are having trouble accessing or logging into our mobile site, contact the 800 number on the back of your ID card for fastest service. You can click the "Contact us" link on the home screen.

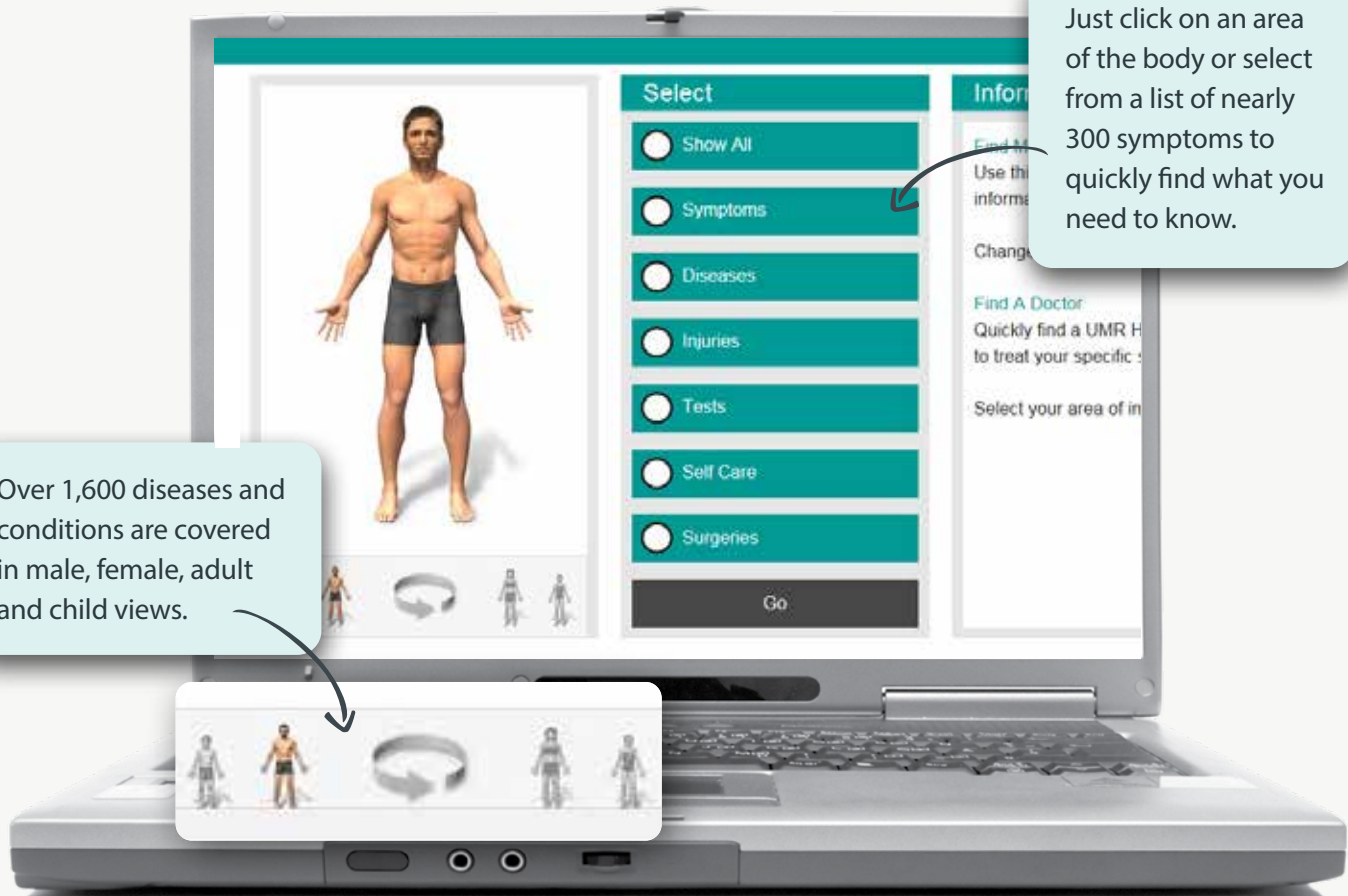
A trusted source for health information

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

Just click on an area of the body or select from a list of nearly 300 symptoms to quickly find what you need to know.

Over 1,600 diseases and conditions are covered in male, female, adult and child views.



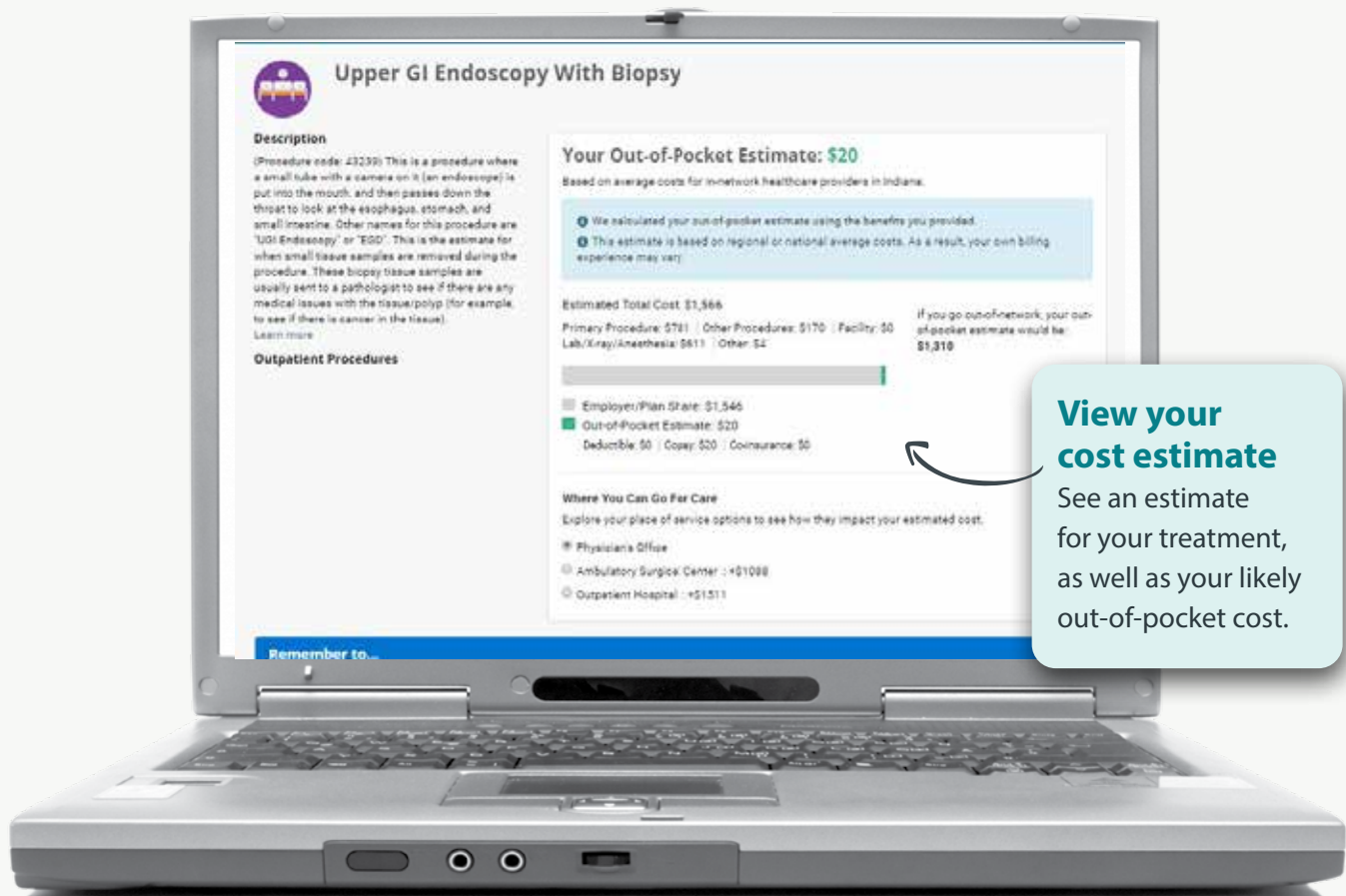
Health education
library



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.



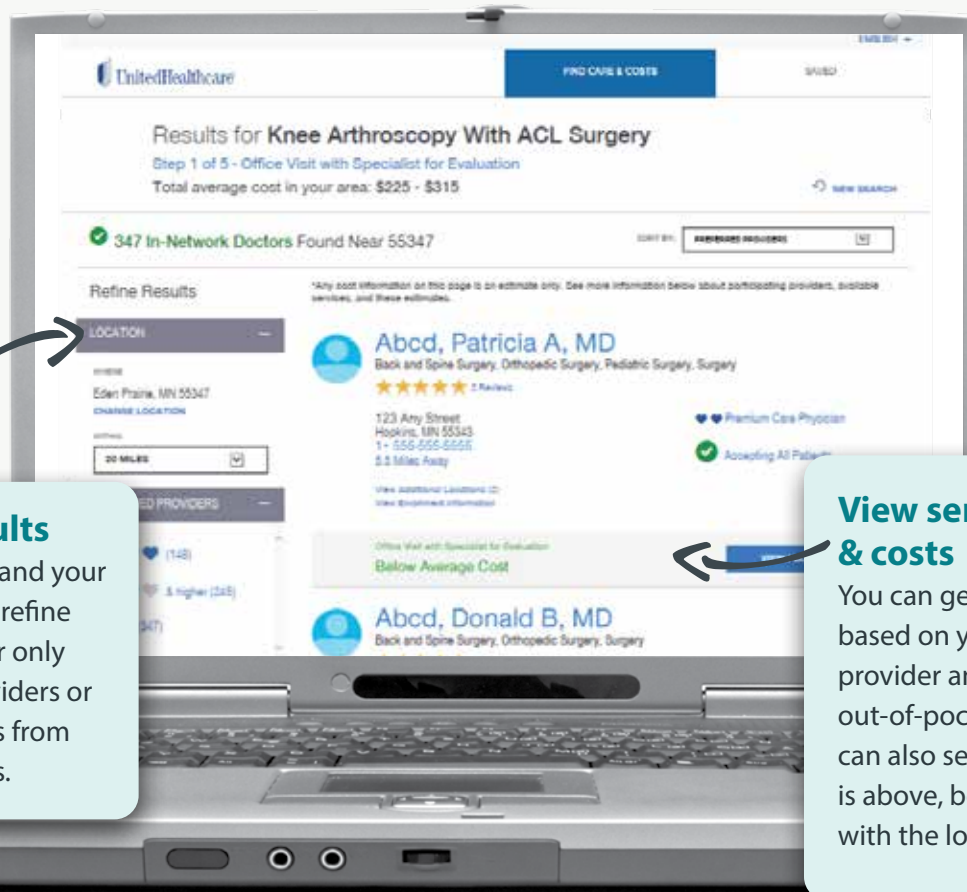
Health
cost estimator



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.



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

