UMR

A UnitedHealthcare Company

UMR is here for you

Things to know about your health care benefits plan



We're happy to answer some questions about UMR

Who is UMR?

UMR is part of UnitedHealthcare, and we've been selected to help administer the health care benefits available to you and your family through your employer.

So UMR is my health insurance?

No. Not exactly. Your employer offers a self-funded health plan. Instead of buying health insurance, your employer pays the costs of any health care claims not paid by plan members like you.

What does UMR do?

We're what's called a third-party administrator, or TPA. Your employer hired us to handle many of the tasks associated with managing your health benefits. For example, UMR helps enroll new members when they sign up for benefits. We process claims for services from health care providers and make sure they are handled quickly and accurately. And we have medical professionals on staff that can help coordinate your care if you are in the hospital or are dealing with a serious health condition.

How does our network work?

You may hear your health care network called a PPO, or preferred provider organization. This refers to a group of doctors, hospitals and other health professionals who have signed a contract agreeing to provide their services at reduced rates. This is your network discount, and you can save a lot of money by going to providers who are in-network vs. those outside the network.

The name of your network is listed on your UMR member ID card, along with the member services phone number to call with any questions. Make sure your health care providers have a copy of your current ID card on file so that your claims will be submitted and processed correctly.

Will I receive mail from UMR?

Only if you want to! If you create an account on **umr.com** or on the **UMR app**, you'll have the choice to continue to receive information by mail, or you can sign up to go paperless and get email alerts when you have new items to review online. Types of notifications UMR may send you include letters asking you to provide information about yourself or a recent claim, opportunities to work with clinical experts in managing your health, or explanation of benefits (EOB) statements for care received by you or a covered dependent.

What if I have other questions or need help?

UMR has a team of benefits specialists available to answer questions about your health plan and help you find the care you need. For example, you can ask us whether certain services are covered by your plan, get help finding an in-network provider, or find out about how a recent medical claim was paid.

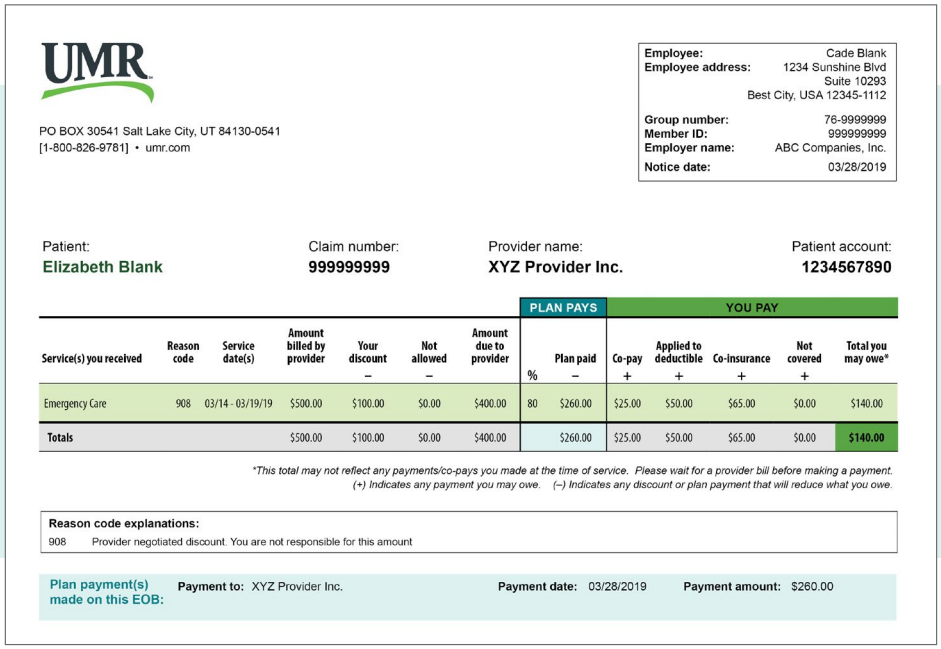


Questions?

Simply call us using the member services phone number listed on your ID card, or sign up at **umr.com** or on the **UMR app** to look up information about your benefits anytime.

(Continued)

Understanding your EOB



UMR

PO BOX 30541 Salt Lake City, UT 84130-0541
[1-800-826-9781] • umr.com

Employee:	Cade Blank
Employee address:	1234 Sunshine Blvd Suite 10293 Best City, USA 12345-1112
Group number:	76-9999999
Member ID:	999999999
Employer name:	ABC Companies, Inc.
Notice date:	03/28/2019

Patient:	Claim number:	Provider name:	Patient account:
Elizabeth Blank	**999999999**	**XYZ Provider Inc.**	**1234567890**

							PLAN PAYS		YOU PAY				
Service(s) you received	Reason code	Service date(s)	Amount billed by provider	Your discount −	Not allowed −	Amount due to provider	%	Plan paid −	Co-pay +	Applied to deductible +	Co-insurance +	Not covered +	Total you may owe*
Emergency Care	908	03/14 - 03/19/19	$500.00	$100.00	$0.00	$400.00	80	$260.00	$25.00	$50.00	$65.00	$0.00	$140.00
Totals			$500.00	$100.00	$0.00	$400.00		$260.00	$25.00	$50.00	$65.00	$0.00	**$140.00**

**This total may not reflect any payments/co-pays you made at the time of service. Please wait for a provider bill before making a payment. (+) Indicates any payment you may owe. (−) Indicates any discount or plan payment that will reduce what you owe.*

Reason code explanations:
908 Provider negotiated discount. You are not responsible for this amount

Plan payment(s) made on this EOB: **Payment to:** XYZ Provider Inc. **Payment date:** 03/28/2019 **Payment amount:** $260.00

Plan members receive an explanation of benefits (EOB) statement for most health claims submitted by your health care providers.

An EOB is not a bill. It simply tells you everything you might want to know about how a recent medical service was covered by your benefits plan. You'll receive a bill from your provider for any amount you may owe.

Remember to review your EOBs for important details about your claims, including:

- Who received the medical service
- The name of the health care provider
- The type(s) of care provided
- How much your provider billed
- Your network discount
- The amount paid by your employer-sponsored plan
- The amount you may owe, including co-pays, deductibles and out-of-pocket amounts

Your EOB will also give you a breakdown of how much you and/or your family have applied toward your annual deductibles and out-of-pocket amounts.

You will not receive an EOB for claims where your responsibility is zero or only a co-payment. You can review your zero balance or co-payment claims on **umr.com**, on the **UMR app** or by calling UMR.

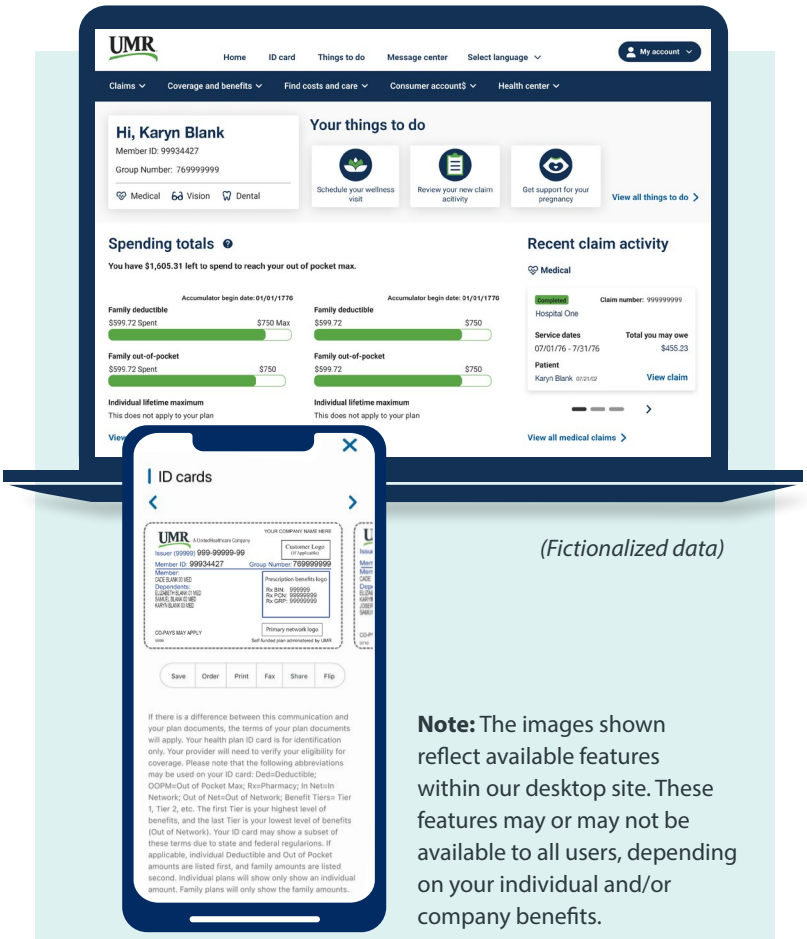
(Continued)

Get all your answers quick and easy

When you register for UMR's online services at **umr.com** or on the **UMR app**, you'll be able to find the information you need when you need it – anytime, anywhere! Sign in anytime to:

- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and your treatment options
- Access tools and trusted resources to help you live a healthier life

And with the **UMR app**, you can have anytime access to your digital ID card on the go.



(Fictionalized data)

Note: The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.

Download the UMR app!

Scan the code or visit your app store to download our app today.

How to contact UMR

Go to umr.com

Stay connected to the services and resources provided through your benefit plan by registering at **umr.com**. All your information is password-protected, and you can send us questions using the Message center.

Download the UMR app

The **UMR app** is another way to get answers to your benefits questions quickly and easily. You can chat or message UMR's member support team 24/7.

Call us toll-free

Our UMR team is ready to help you. Simply call the phone number for member services listed on your health plan ID card.

© 2024 United HealthCare Services, Inc. UM0089N 0824 UA
No part of this document may be reproduced without permission.

UMR
A UnitedHealthcare Company