

Get all your answers **quick** and **easy** @ **umr.com**



A UnitedHealthcare Company

## Access your health benefits in two clicks

You don't have time to dig through paperwork or be left wondering where to go for care when you need it. And your health and financial resources are too valuable for second guesses.

At **umr.com**, there are no hassles and no waiting – just the answers you're looking for, anytime, night or day.

### Log in now 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



WANT A QUICK TOUR?

Use the QR code reader on your smart phone to watch a short video.



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.

# You don't need a Ph.D. to understand your benefits

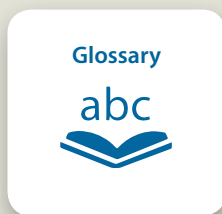
We've made it easy to find the top things people want to know. Choose **Benefits & coverage** from myMenu to find out:

- What health care services are covered?
- What's your deductible, and are you close to reaching it?
- What's the cost difference between an in-network and out-of-network service?
- Is there a copayment for your office visit? If so, how much?

Get your answers at a glance on [umr.com](http://umr.com)

The screenshot shows the 'Benefits' section of the UMR website. It includes a 'Print' and 'Help' link. The 'Copays' section lists: Office Visit (\$20.00), Specialist (\$25.00), Urgent Care (\$50.00), Emergency Room (\$150.00), and Hospital Admission (\$0.00). The 'Major Medical' section shows a 'Benefit Percentage' of 80% (Plan pays) and 20% (You pay). Below are four progress bars for deductibles, each at 7%: Individual deductible (Applied: \$173.14, Remaining: \$2,376.86, Max: \$2,500.00), Family deductible (Applied: \$173.14, Remaining: \$2,376.86, Max: \$5,500.00), Individual out-of-pocket (Applied: \$173.14, Remaining: \$2,376.86, Max: \$5,500.00), and Family out-of-pocket (Applied: \$173.14, Remaining: \$2,376.86, Max: \$10,500.00).

Fictionalized data



## Still confused about what a deductible is?

Just click the glossary tile shortcut on the member home page to find common health care terms (including benefit terms) defined in plain, clear language.



Fictionalized data

## Did your dog eat your ID card?

No worries. It's easy to get a replacement online.

Just click **ID card** in the myMenu to see a copy of your card. With a couple more clicks you can have a new card mailed to your home.

Can't wait for the mailman? Print a temporary copy from our desktop site. Or, use your smart phone to view your ID card or fax a copy to your doctor's office.

# Don't be surprised by unexpected costs



## Know the price you'll pay ahead of time

Use the **Health cost estimator** to look up a treatment or procedure in your area.



## Quickly see what you spent on health care this year

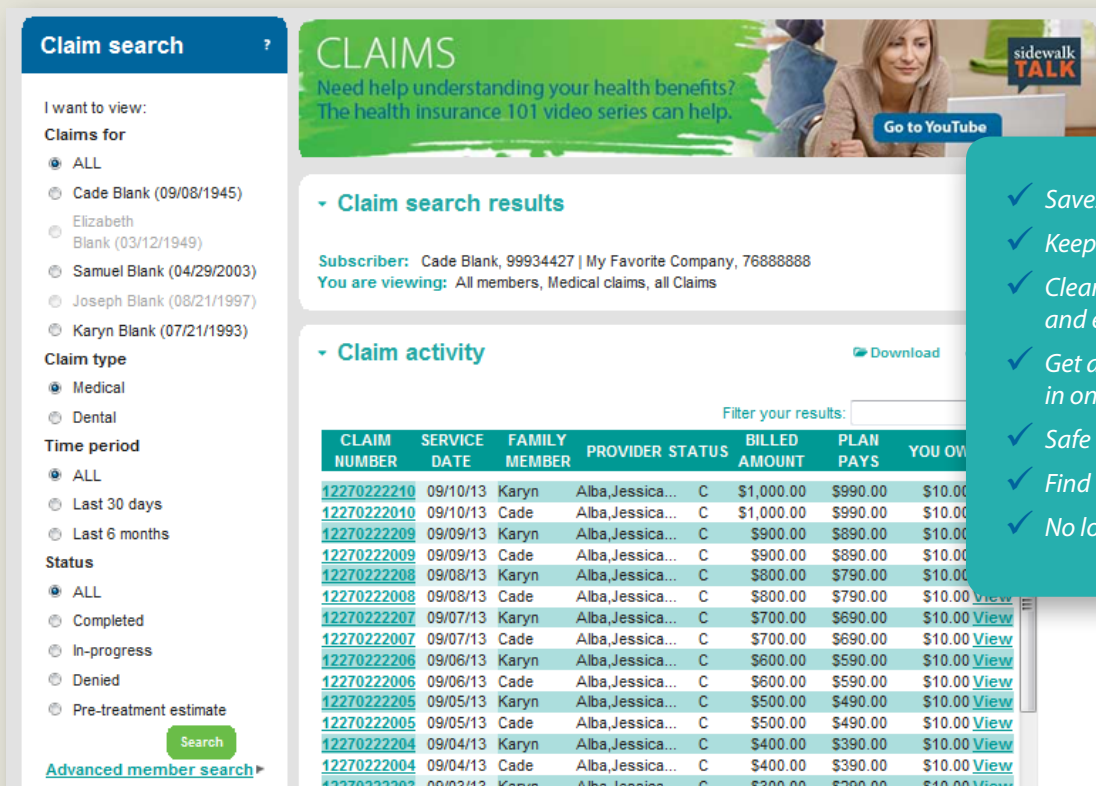
Get a breakdown by the types of services, so you can see where all your money went.



## Make sure you get your in-network discount

Do a quick search for participating doctors and facilities near you.

## Buried in paperwork? A single click lets you track all your claims



The screenshot shows a web application interface for managing claims. On the left is a sidebar with filters for 'Claim search', 'I want to view:', 'Claims for', 'Claim type', 'Time period', and 'Status'. The main content area has a header 'CLAIMS' and a sub-header 'Claim search results'. Below this is a table of claim activity with columns for CLAIM NUMBER, SERVICE DATE, FAMILY MEMBER, PROVIDER, STATUS, BILLED AMOUNT, PLAN PAYS, and YOU OWE. A 'Download' button is visible above the table. A teal callout box on the right lists benefits of the system.

CLAIM NUMBER	SERVICE DATE	FAMILY MEMBER	PROVIDER	STATUS	BILLED AMOUNT	PLAN PAYS	YOU OWE
<a href="#">12270222210</a>	09/10/13	Karyn	Alba, Jessica...	C	\$1,000.00	\$990.00	\$10.00
<a href="#">12270222010</a>	09/10/13	Cade	Alba, Jessica...	C	\$1,000.00	\$990.00	\$10.00
<a href="#">12270222209</a>	09/09/13	Karyn	Alba, Jessica...	C	\$900.00	\$890.00	\$10.00
<a href="#">12270222209</a>	09/09/13	Cade	Alba, Jessica...	C	\$900.00	\$890.00	\$10.00
<a href="#">12270222208</a>	09/08/13	Karyn	Alba, Jessica...	C	\$800.00	\$790.00	\$10.00
<a href="#">12270222208</a>	09/08/13	Cade	Alba, Jessica...	C	\$800.00	\$790.00	\$10.00
<a href="#">12270222207</a>	09/07/13	Karyn	Alba, Jessica...	C	\$700.00	\$690.00	\$10.00 <a href="#">View</a>
<a href="#">12270222207</a>	09/07/13	Cade	Alba, Jessica...	C	\$700.00	\$690.00	\$10.00 <a href="#">View</a>
<a href="#">12270222206</a>	09/06/13	Karyn	Alba, Jessica...	C	\$600.00	\$590.00	\$10.00 <a href="#">View</a>
<a href="#">12270222206</a>	09/06/13	Cade	Alba, Jessica...	C	\$600.00	\$590.00	\$10.00 <a href="#">View</a>
<a href="#">12270222205</a>	09/05/13	Karyn	Alba, Jessica...	C	\$500.00	\$490.00	\$10.00 <a href="#">View</a>
<a href="#">12270222205</a>	09/05/13	Cade	Alba, Jessica...	C	\$500.00	\$490.00	\$10.00 <a href="#">View</a>
<a href="#">12270222204</a>	09/04/13	Karyn	Alba, Jessica...	C	\$400.00	\$390.00	\$10.00 <a href="#">View</a>
<a href="#">12270222204</a>	09/04/13	Cade	Alba, Jessica...	C	\$400.00	\$390.00	\$10.00 <a href="#">View</a>
<a href="#">12270222203</a>	09/03/13	Karyn	Alba, Jessica...	C	\$300.00	\$290.00	\$10.00 <a href="#">View</a>

Fictionalized data

- ✓ Saves time - no waiting!
- ✓ Keep up-to-date- 24/7
- ✓ Clearly organized and easy to sort
- ✓ Get all the details in one place
- ✓ Safe and secure
- ✓ Find out what you owe
- ✓ No lost paperwork

## Hassle-free access when you need it

Check in at your convenience to see if a claim has been processed and what you might owe. Get more details by selecting the explanation of benefits (EOB) link. This will tell you the type of services provided, the amount billed and the amount paid, if any.

You can choose to receive a secure e-mail any time you have a new EOB. And if you're not ready to give up paper completely, you can print out copies from our claims center.

# Helpful apps, calculators, videos and 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

## Our top picks for healthy eating and exercise

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

## Free tools, apps and calculators

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



## Start your personalized search in the [umr.com](http://umr.com) Health center

Choose **Health center** from the myMenu and select the tile shortcuts that interest you.

You can be confident knowing the information we've gathered draws upon our clinical expertise and guidelines from trusted health organizations.

## Logging in is easy

Ready to pop in and take our site for a spin? Visit [umr.com](http://umr.com) on your desktop or tablet device. If you already have an account, simply enter your username and password in the upper-right corner.

If it's your first time visiting us, click **New user? Register here** to open an account. Make sure you have your ID card handy and follow the steps to get started.



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