

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.

NEW!
April 2014



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 out-of-pocket expenses?
- 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

▼ **Benefits** Print Help

Benefit Percentage

80%	20%
Plan Pays	You Pay

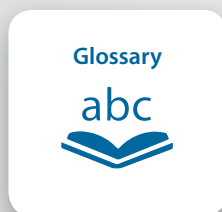
Deductible / Out of Pocket

BENEFIT	BENEFIT LEVEL
Individual deductible	\$ 400.00
Individual Out-of-Pocket	\$ 1,750.00
Family deductible	\$ 1,200.00
Family Out-of-Pocket	\$ 6,125.00

Out of network benefits may be subject to Usual, Customary, and Reasonable (UCR). PPO and Non-PPO family maximums are on an aggregate dollar basis.

General Benefits

BENEFIT	BENEFIT LEVEL
Office visit - primary care physician	Deductible/Coinsurance.
Office visit - specialist	Deductible/Coinsurance.



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.



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



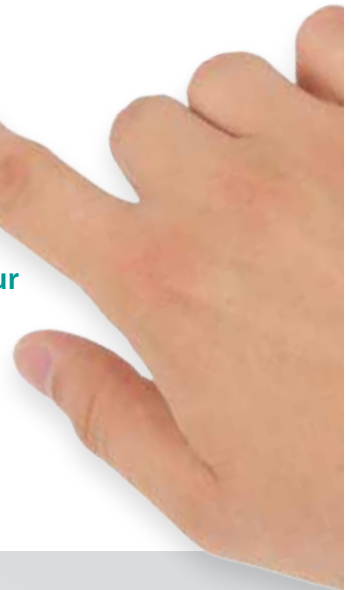
Know the price you'll pay ahead of time

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



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

CLAIM NUMBER	SERVICE DATE	FAMILY MEMBER	PROVIDER	STATUS	BILLED AMOUNT	PLAN PAYS	YOU OWE
12270222210	09/10/13	Karyn	Alba, Jessica...	C	\$1,000.00	\$990.00	\$10.00
122702222010	09/10/13	Cade	Alba, Jessica...	C	\$1,000.00	\$990.00	\$10.00
122702222209	09/09/13	Karyn	Alba, Jessica...	C	\$900.00	\$890.00	\$10.00
122702222009	09/09/13	Cade	Alba, Jessica...	C	\$900.00	\$890.00	\$10.00
122702222208	09/08/13	Karyn	Alba, Jessica...	C	\$800.00	\$790.00	\$10.00
122702222008	09/08/13	Cade	Alba, Jessica...	C	\$800.00	\$790.00	\$10.00
122702222207	09/07/13	Karyn	Alba, Jessica...	C	\$700.00	\$690.00	\$10.00
122702222007	09/07/13	Cade	Alba, Jessica...	C	\$700.00	\$690.00	\$10.00
122702222206	09/06/13	Karyn	Alba, Jessica...	C	\$600.00	\$590.00	\$10.00
122702222006	09/06/13	Cade	Alba, Jessica...	C	\$600.00	\$590.00	\$10.00
122702222205	09/05/13	Karyn	Alba, Jessica...	C	\$500.00	\$490.00	\$10.00
122702222005	09/05/13	Cade	Alba, Jessica...	C	\$500.00	\$490.00	\$10.00
122702222204	09/04/13	Karyn	Alba, Jessica...	C	\$400.00	\$390.00	\$10.00
122702222004	09/04/13	Cade	Alba, Jessica...	C	\$400.00	\$390.00	\$10.00
122702222203	09/03/13	Karyn	Alba, Jessica...	C	\$300.00	\$290.00	\$10.00

- ✓ 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 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** 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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