

Get all your answers quick and easy at umr.com

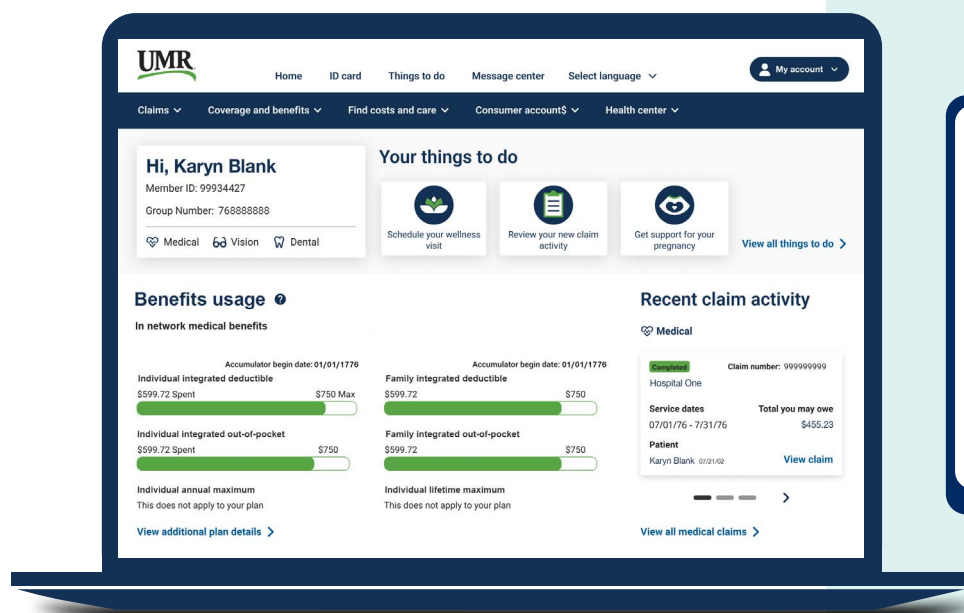
Make umr.com your first stop

You want managing your health care to be fast and easy, right? You got it. At **umr.com**, you'll find everything you want to know – and need to do – as soon as you sign in.

No hassles. No waiting. Just the answers you're looking for anytime, night or day!

The UMR app is another way we're reimagining health care to work for you.

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



(Fictionalized data)



Download the UMR app today!

Scan the QR code to the left or visit your app store to get started.



Sign in now to:

- View **Things to do**, your personalized benefits to-do list
- 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

With just a tap, you can:

- Access your digital ID card
- View your plan details on-demand – anytime, anywhere
- Find out if there is a copay for your upcoming appointment
- Chat, call or message UMR's member support team

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. Select **Coverage and benefits** from the blue secondary navigation 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

(Fictionalized data)

Still confused about what a deductible is?

Just go to **umr.com** and scroll down to the **Highlights and resources** section. From there, select the **Glossary** shortcut 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 select **ID card** from the main navigation 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 smartphone to view your ID card or fax a copy to your doctor's office.

With the UMR app, you can also add your health plan details to the mobile wallet on your smartphone for convenient and secure access.

Don't be surprised by unexpected costs



Know the price you'll pay ahead of time

Under the **Find costs and care** menu option, 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

Under the **Claims** menu option, see a breakdown by the types of services, so you can see where all your money went.



Make sure you get your in-network discount

Under the **Find costs and care** menu option, select **Find a provider** to do a quick search of participating doctors and facilities near you.

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

UMR

Home ID card Things to do Message center Select language

Claims Coverage and benefits Find costs and care Consumer account Health center Pharmacy

Claims

Medical Dental

Search and view your medical claims. You can filter your search by persons covered, claim status, time period or service date to find a specific claim.

Person: Samuel Blank (04/... Status: All Time period: All Service date range: From (mm/dd/yyyy) - To (mm/dd/yyyy)

Apply Clear filters

Filter results here

Claim number	Name	Provider	Service date	Billed amount	Plan pays
999999999	Samuel Blank	XYZ Provider Inc.	07/04/1776	\$228.00	\$0.00
999999999	Samuel Blank	ABC Provider Inc.	07/04/1776	\$131.00	\$52.40
999999999	Samuel Blank	XYZ Provider Inc.	07/04/1776	\$62.00	\$0.00
999999999	Samuel Blank	ABC Provider Inc.	07/04/1776	\$274.00	\$0.00
999999999	Samuel Blank	DEF Provider Inc.	07/04/1776	\$276.00	\$0.00
999999999	Samuel Blank	DEF Provider Inc.	07/04/1776	\$118.00	\$80.98
999999999	Samuel Blank	ABC Provider Inc.	07/04/1776	\$50.00	\$7.23
999999999	Samuel Blank	XYZ Provider Inc.	07/04/1776	\$3,087.92	\$0.00
999999999	Samuel Blank	XYZ Provider Inc.	07/04/1776	\$900.00	\$0.00
999999999	Samuel Blank	ABC Provider Inc.	07/04/1776	\$900.00	\$0.00
TOTALS				\$4,026.92	\$140.61

(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. To get more details on a specific claim, select the **Claim #** or the **EOB** link on the same row as the claim. This will tell you the type of services provided, the amount billed and the amount paid,

if any, and whether there's any action that needs to be taken before the claim can be processed. You can choose to receive a secure email any time you have a new EOB. And if you're not ready to give up paper completely, you can print out copies from the **Claims** dashboard.

Helpful health information all in one place

Discover new ways to build a healthier life with our **Health education library**.

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

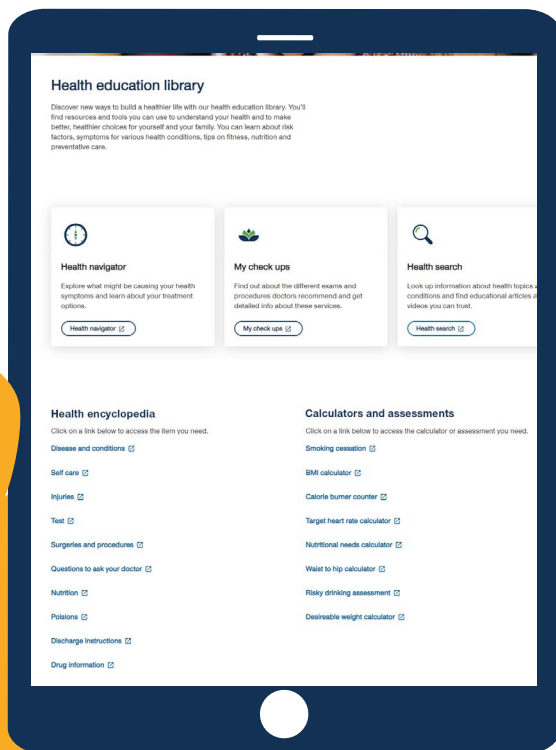
Search your symptoms and understand your treatment options.

Get what you need to plan ahead

Find out about the different exams and procedures recommended for you.

Resources you can trust

Use free tools, calculators and videos to assess your health and learn about conditions.



(Fictionalized data)



Signing in is easy

Ready to pop in and take our site for a spin? Visit **umr.com** anytime to get started. If you already have an account, enter your username and password to sign in.

If it's your first time visiting us, create a HealthSafe ID to register your account. Make sure you have your ID card handy and follow the steps to get started.