

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

Additional benefits

What benefit coverage would you like to know more about?
Select from the drop-down menu:

Choose a benefit

- Diabetes
- Home Health Care
- Mental, Alcohol and Drug Hospital Services
- Hospice
- Routine Wellness Adult
- Routine Care for Children
- Chiropractic Therapy
- Maternity
- Morbid Obesity
- Radiation and Chemotherapy
- Prior Authorization Requirements

Additional benefits

What benefit coverage would you like to know more about?
Select from the drop-down menu:

Maternity

Maternity

Routine prenatal:
100% no deductible

Delivery, postnatal, and non-routine prenatal care:
major medical benefits apply

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Glossary



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** from **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.



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Don't be surprised by unexpected costs

Health cost estimator



Know the price you'll pay ahead of time

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

Claim cost summary



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.

Find a provider



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 activity

Download Print

Show All entries

Filter your results

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN PAYS	YOU PAY
Patient: Karyn Blank Claim # 17055123456 View claim details View EOB	02/17/20	Valley Hospital	\$1351.00	\$1,193.00	\$25.00
Status: Completed					
Patient: Cade Blank Claim # 17054123456 View claim details View EOB	02/15/20	Hom, Gregory, Dr	\$359.20	\$0.00	\$0.00
Status: Completed					
Patient: Elizabeth Blank Claim # 17061123456 View claim details View EOB	02/03/20	Hom, Gregory, Dr	\$290.00	\$0.00	\$0.00
Status: Denied - Accident info needed from pt. Action needed! Click here					
Patient: Cade Blank Claim # 17038123456 View claim details View EOB	01/12/20	Moore, John, Dr	\$370.00	\$0.00	\$215.95
Status: Completed					

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- ✓ 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, click **View claim details** or **view EOB**. 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 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

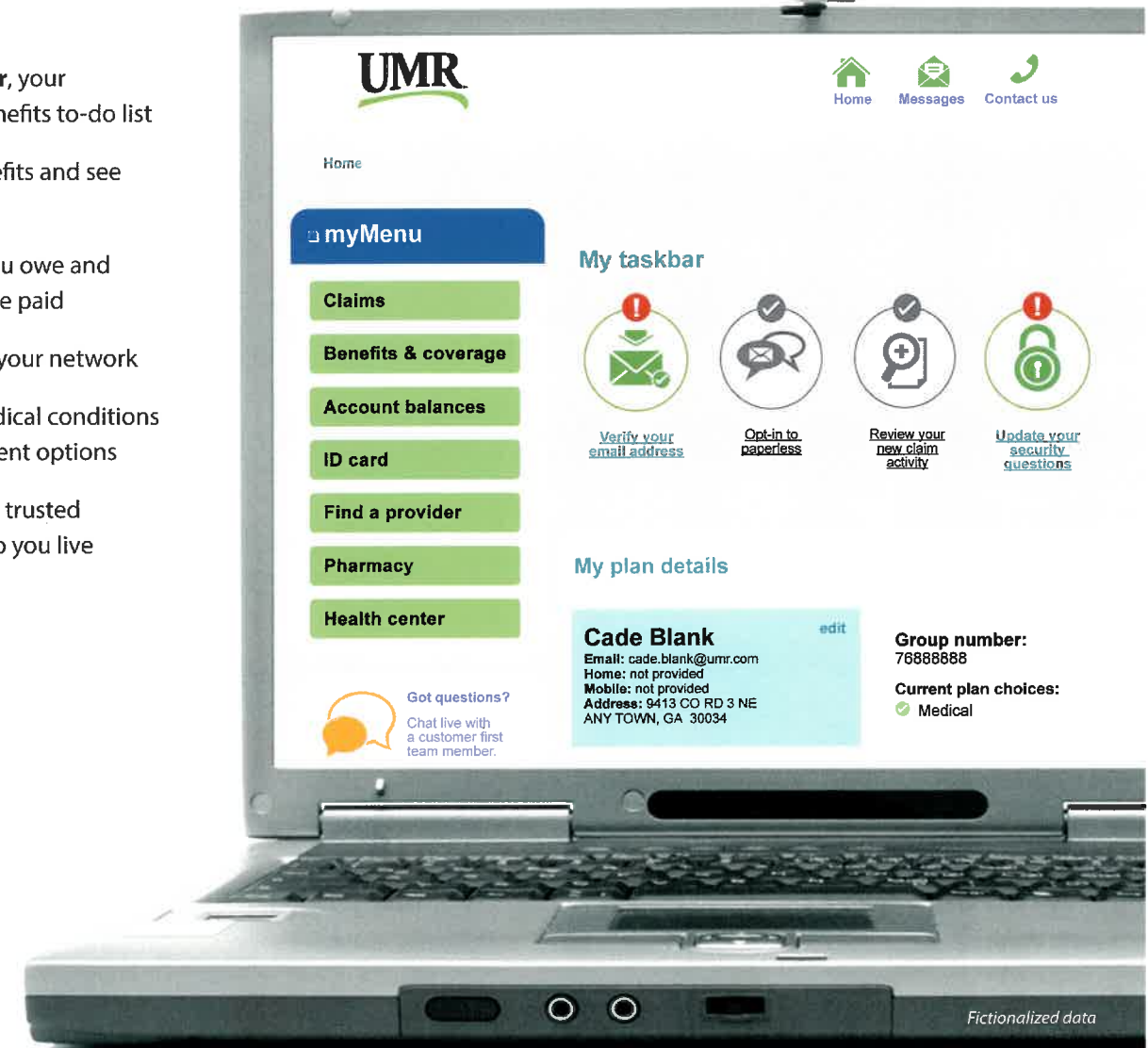


Make umr.com your first stop

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

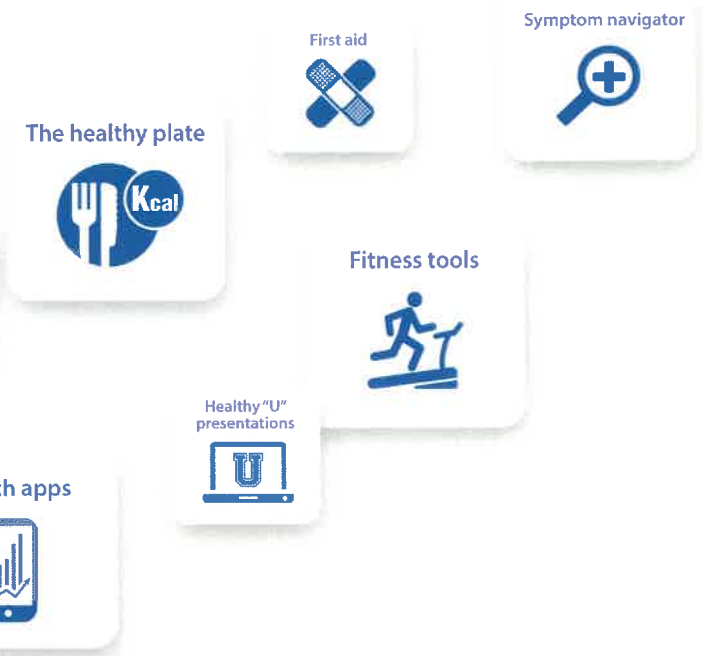
Log in now to:

- View **My taskbar**, 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



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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.



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 click the **Login/Register** button in the upper-right corner.

If it's your first time visiting us, click the Login/Register button in the upper-right corner to open an account. Make sure you have your ID card handy and follow the steps to get started.



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