

Frequently asked questions



UMRSM

A UnitedHealth

Company

Your benefit plan FAQs ...

Q. Who is UMR?

- A. UMR is a third-party administrator (TPA) that provides employers and health benefit plan members with services to help them get the most from their benefit plan.

Q. What is a TPA?

- A. A TPA is a company that your employer hires to handle the many tasks associated with managing your health benefit plan. For example, UMR handles general enrollment tasks when new plan members sign up to receive health benefits. We also process your health claims, making sure they are handled quickly and accurately. UMR even has medical professionals on staff who can help coordinate your care if you are in the hospital or are dealing with a chronic health condition.

Q. What does it mean to be self-funded?

- A. A self-funded benefit plan is financed by your employer, not an insurance carrier. Your employer pays for most of your health plan and claim costs.

Q. What is a PPO?

- A. Most TPAs work with a preferred provider organization (PPO). A PPO is a network of health care providers who have agreed to discount (reduce) what they charge for services when treating members of a benefit plan. When you choose to see an in-network PPO health care provider, you will pay less for their services than if you had chosen an out-of-network (non-PPO) health care provider. You have the option to see non-PPO providers, but you will pay more for their services.

Your member ID card contains important information regarding your plan's PPO. Contact your PPO directly or your UMR customer service team to check a health care provider's participation.

Q. What does UMR do for me?

- A. We provide you with prompt, personalized service. As a plan member served by us, you have a customer service team of helpful people available to assist you and answer questions about your health benefits. For example, you can ask us about the medical care your plan covers or about a specific health claim. One phone call is all it takes to reach us and speak to someone who can help you get the answers you need.

You may also receive other services, depending on your health plan's features, to help you and your covered family members use the health care system and receive appropriate health care at a reasonable cost.

Q. What can I do to reduce my health care expenses?

- A. A lot! First, choose a participating PPO provider whenever possible, so you'll receive the discount available to PPO members who use in-network health care services.

Read the back of your ID card for more information on how to reduce your health care costs.

Benefit	Benefit Level	Applied To Date
01 -01-15	\$200 Out Net Ind Cal Yr Deductible	\$200.00

- **Active Care**

How to

Go to umr.com
Visit your pass
the login at um
information and
with your bene

Use your ID c
Look for the Cu
card. Our UMR
PPO contact in



©2019 United HealthCare Services
No part of this document may be