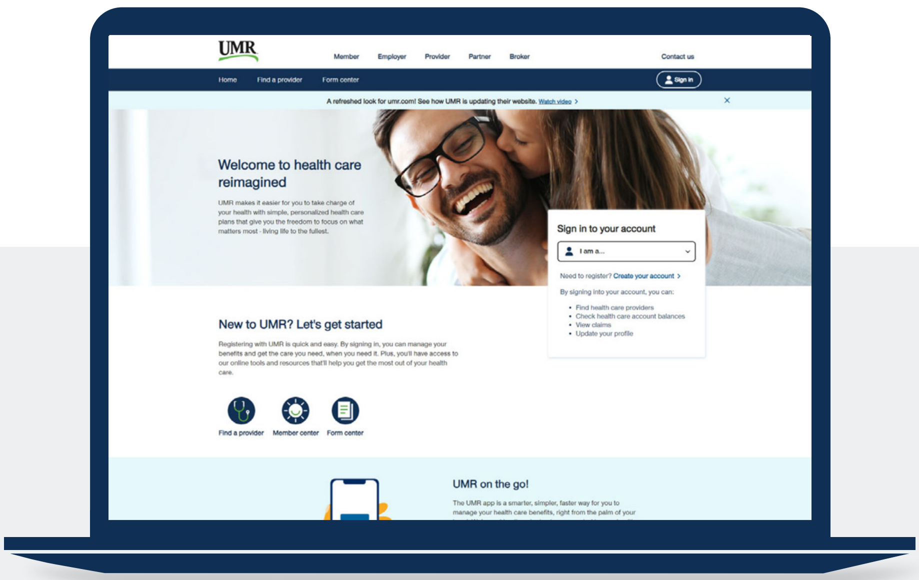
Get your answers quick and easy at umr.com

UMR
A UnitedHealthcare Company

Everything you need to know about your spending account

You don't have time to dig through paperwork or wonder how much money you have left in your flexible spending account (FSA), health reimbursement account (HRA) or retiree reimbursement account (RRA). At **umr.com**, there are no hassles and no waiting – just the answers you're looking for, anytime.



Sign in to umr.com to:

- File a claim online
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity, claims history and payment history
- Download plan information and forms
- Add or update a direct deposit account

Getting started*

If you're already registered on **umr.com**, enter your username and password.
If it's your first time visiting us, create your HealthSafe ID to set up your account online. Make sure you have your ID card handy and follow the steps to get started.

*If you ONLY have an FSA or RRA with UMR (and not full medical benefits), see the next page on how to register.

(Continued)

How to register

Once you have created your HealthSafe ID, please follow the prompts and answer the questions to complete your registration.

- Accounts are in the enrollee's name only, so only the enrollee can register. You will need to indicate you are the member.
- You will need a member ID to register. If you are not the enrollee in a UMR medical or dental plan, your ID is included in your welcome letter. If you do not have this number, please contact our Customer Service Department to obtain the number.

When all screens and information have been completed, select **Continue** to complete your registration.

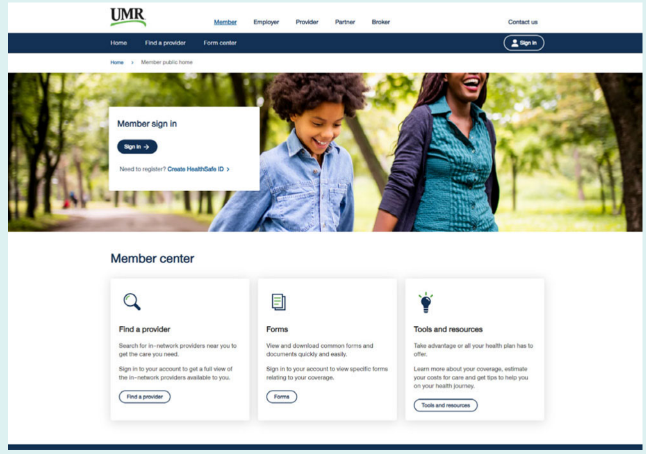
Locating your account details

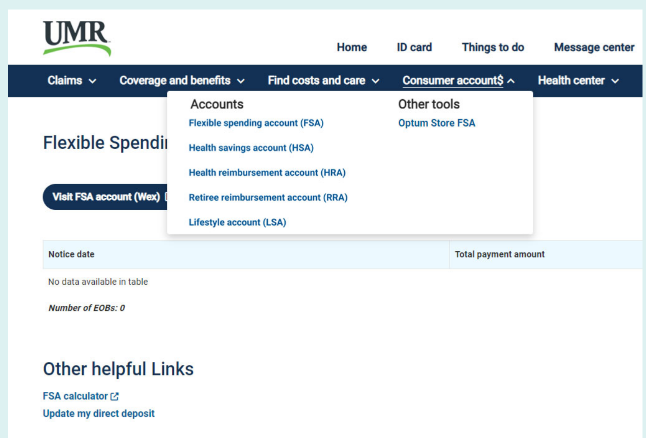
After you have completed the registration steps or signed into your existing account, your home screen is displayed.

To view your information, select **Consumer account$** from the main menu, and then select **Flexible spending account (FSA)*, Health reimbursement account (HRA), or Retiree reimbursement account (RRA)** as applicable. If you have more than one account, choose the account you would like to view.

Setting up direct deposit authorization

This service is only available if offered with your plan. To add, change or cancel a direct deposit account, go to **Account settings**, then under **Other helpful links** select **Update my direct deposit**.





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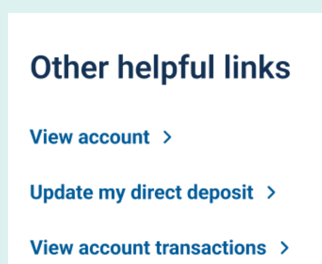


*Select the Flexible spending account (FSA) button to view parking and transportation if offered by your employer.

Your online account home page

The home page is easy to navigate:

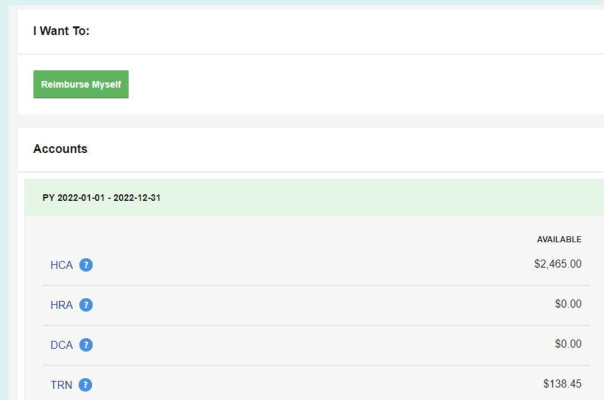
The **Tasks** section displays alerts and relevant links that enable you to stay up-to-date on your accounts. Any pending and projected payments can be found here.

You can navigate by hovering over the tabs at the top of the page.

– Direct deposit information, found under the **Profile** tab, is for informational purposes only. You cannot add, delete or change your direct deposit information here. Direct deposit setup information can be found on page two of this guide.

How to file a claim and upload a receipt

1. From the home page, select **Reimburse Myself**.
2. OR, hover over the **I want to...** option on any page and select **Reimburse Myself**.
3. Under **Pay From**, please indicate the type of account you would like to be reimbursed from (medical, dependent care, LSA, parking or transportation).
   – The accounts you are actually enrolled in will be listed.
4. Under **Pay To**, it will automatically list "Me," since these funds can be paid directly to you. After you select the payee, choose **Next**.
5. You will then have the opportunity to upload your supporting documentation. Select **Upload Valid Documentation** and follow the instructions. Once uploaded, you will see the documentation listed and then choose **Next**.
6. The claim form will then be provided. Please complete the information for the claim and choose **Next**.
7. Once the claim information is completed, you will then see the **Transaction Summary** page. You can add another claim, save for later, or submit if finished.
   – If you select **Save for Later**, you will see a claim in your **Claims Basket** in the top right corner by your name. Select this to return to your claims to remove, update, or submit the claim(s).
   – If you sign out or leave the site, you will receive a message box informing you that you will lose your transactions if you continue. If you select **Yes** and continue, your distribution information will not be saved and will need to be re-entered the next time you sign in.



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8. Once all claim information is entered, you will need to select that you agree to the Terms and Conditions and select **Submit** to ensure your claim is submitted for review.
9. Once you move forward with this final **Submit**, the **Transaction Confirmation** page will display. Print the claim confirmation form as a record of your submission. If you did not upload a receipt, print another claim confirmation form to submit to UMR along with the proper documentation. OR, if a receipt is required, choose **Upload Receipt** and the **Receipts Needed** screen will display.
   – If you see a **Receipts Needed** link in the **Tasks** section of your home page, select it to view a listing of claims requiring receipts.

How to view current account balances and activity

1. For the current account balance only, the account balance will be listed under the **Accounts** section on the home page.
2. For an account summary that includes your current and prior years' account balance(s), navigate to the **Accounts** tab.
3. For all account activity including claim, contribution and payment information, find the **Accounts** tab and select **Account Activity, Claims, or Payments** from the left menu. Filters can be set when viewing claims or payments if you only want to view certain records.

How to view payment (reimbursement) history

1. From the home page, under the **Accounts** tab, select **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. Choose any payment to view additional details.

How to view claims history

1. Under the **Accounts** tab, choose **Claims**. Selecting any specific claim will bring up additional information.
2. OR, from the home page, choose the account name, and then select **Claims**.

How to report a lost or missing debit card or request a new card

1. From the home page, go to the **Forms, Tools & Support** tab.
2. Under **How do I...** choose **Report Lost or Stolen**. If you need to report your card lost or stolen, select **Report Lost/Stolen**. If you need to order additional cards, select **Order replacement**.

How to submit debit card documentation

If you have outstanding transactions that need supporting documentation, you will see that items are needed under the **Tasks** on the home page.

1. Navigate to the message(s). The transactions needing documentation will be listed.
2. Choose **Upload Receipt**, then browse for your documentation. Attach and select **Submit**.

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