USE YOUR BENEFITS WISELY WITH HELP FROM UMR

We are committed to offering you comprehensive and competitive benefits that allow you and your family to live well. At the same time, we ask that you make informed health care decisions. UMR offers a variety of tools, resources and programs to help you get affordable, quality care for you and your loved ones.

Secure Member Website

UMR's secure member website, www.umr.com, puts your benefits information at your fingertips 24/7 to help you make informed decisions when it comes to your health care. When you log on, you can:

- View your benefits, including your annual deductible
- Check which health care services are covered under your plan
- Find a doctor in your network
- Print a temporary ID card
- Compare treatment options
- Track your claims
- And more!

Tools & Resources

The tools and resources available on www.umr.com can assist you in using your health plan and making informed health care choices by providing access to:

- **Health Education Library**: Get answers to your health questions through articles, illustrations, care guides and more.
- **Healthy You Digital Magazine**: This quarterly magazine is packed with information on chronic conditions, stress management, women's health, healthy recipes, fitness tools, Spanish language resources and more! You can even clip and share articles with friends or family.
- **Live Chat**: UMR customer service representatives are available online to answer specific questions about your claims and benefits. Simply click on the Live Chat icon when you log into your account.
- **Treatment Cost Estimator**: Plan ahead of time by using the Estimator to find cost estimates in your area for common treatments and procedures. Your estimates include all the services commonly included, how much your plan will pay, your estimated out-of-pocket costs and the cost differences based on the type of medical facility you visit.

UMR on the go

Access your benefit and claims information anytime from your mobile device. Simply log into www.umr.com from your smartphone or tablet for an easy-to-navigate, mobile-optimized experience. No app download required!

NurseLine

Receive free, confidential healthcare advice 24/7 from a registered nurse (RN) by calling the number on the back of your member ID card or using the online Nurse Chat feature (log into www.umr.com, select **Health center** from **myMenu** and click on the link under the "**I need to...**" section).

Care Management

With UMR Care Management, you can rely on a team of experienced registered nurses to guide you through your health care options and get the most out of your benefits—at no cost to you. Your nurse case manager can help compare treatment options, negotiate your care throughout your treatment, help you understand your benefits and resolve any claims issues you might have.

Back & Neck Pain Program

If you suffer from chronic back and/or neck pain, UMR's Back and Neck Pain Program can help! This free program includes one-on-one calls with a health coach who can help you come up with an action plan to control and manage your symptoms, reduce your need for medications, lower your long-term risks and reduce your out-of-pocket costs. To enroll, go to www.umr.com or call 866-575-2540.

USE YOUR BENEFITS WISELY WITH HELP FROM UMR

Maternity Management

If you're thinking of having a baby or are already expecting, the confidential maternity management program can support you before, during and after your pregnancy—and it's offered at no cost to you. When you enroll, you will receive:

- One-on-one phone calls with a nurse case manager for information and guidance on managing your pregnancy
- Educational materials on topics related to pregnancy in the mail

To enroll, go to www.umr.com or call 888-438-8105.

Real Appeal

Real Appeal is designed to help you lose weight and improve your health through small changes over time. When you sign up, you'll have access to a Real Appeal Transformation Coach who will customize the program to fit your needs, goals and life. You'll also receive the Real Deal Success Kit, which includes:

- Real Success guides that outline the program step by step
- Real Foods nutrition guide packed with easy-to-assemble meals and fast food tips
- Personal one-shot blender to make healthy shakes and snacks
- Cooking tools including a digital food scale and the "Perfect" Portion Plate
- Real Moves guide that includes walking programs and activity tips
- Real Moves DVDs with cardio, strength, flexibility and abs workouts for all fitness levels
- Resistance bands and pedometer
- Electronic body weight scale

To sign up, go to http://member.realappeal.com or call 844 344-7325.

Health & Wellness

Learn how simple lifestyle choices can improve your health and lower your risk of developing a chronic condition. UMR's health and wellness tools include:

- **Clinical Health Risk Assessment (CHRA)**: Gain a snapshot of your current health, and identify your personal risks and areas for improvement.
- **Biometric Health Screenings**: Know your health numbers—including your blood pressure, body mass index, cholesterol and glucose levels—when you complete a confidential, on-site biometric screening.
- **One-on-One Health Coaching**: Work with a team of dieticians, physiologists and certified tobacco cessation specialists to come up with a personalized action plan designed to meet your wellness goals.
- **Online Action Plan**: Enroll in an online action plan that meets your wellness goal, such as healthy eating, weight management, smoking cessation, stress management, diabetes prevention and much more. Go to www.umr.com, select **Health center** from the **myMenu** and choose **Wellness activity center** to get started.
- **Live Well Reward$**: Earn incentives for participating in healthy activities—reach out to your employer for details.

Questions?

Go to www.umr.com or call the number on your medical ID card to access these programs, tools and resources.

This communication is intended to provide you with highlights of services provided by our insurance plan administrator. It is not intended to address all details. For further details on these services, please contact the plan administrator.