

WELCOME

Crown Cork & Seal
Company, Inc.

UMR is here for you



CROWN

Brand-Building Packaging™



A UnitedHealthcare Company



Greetings from UMR!

Welcome to the Crown Cork & Seal Company, Inc. benefits plan guide! The purpose of this booklet is simple: To help you get the most out of your health care plan.

As your benefits administrator, we'll walk you through the plan to give you a better understanding of what it all means. Of course our main goal is to provide you and your family with timely, accurate and caring service.

It starts here, but you also have a whole team of UMR customer service and benefits experts behind you whenever a need or question arises.

To help you reach us, we've included this list of key contacts and information.

Stick it on your refrigerator or bulletin board if you wish, or place it in your wallet or purse, so it's there when you need it. You can also find this same information on your UMR ID card.

We're available for you:

24 hours a day, 7 days a week

Phone: 844-586-7310

Learn more at:
<https://go.UMR.com/crown>



A handy contact card for your fridge or wallet

My Crown Cork & Seal Company, Inc. benefits information

- UMR Plan Advisor 1-844-586-7310
- Need ID Cards 1-844-586-7310
- UMR Care Management..... 1-866-494-4502
- 24-Hour NurseLineSM 1-877-950-5083
- Enroll in Maternity Management..... 1-888-438-8105
- EPIC Hearing..... 1-866-956-5400
- Teladoc 1-800-Teladoc

Your Preferred Provider Network
UnitedHealthcare Choice Plus

Your Pharmacy Provider
CVS/Caremark

Your Dental Provider
UMR Dental

Find it online at www.UMR.com






Write us UMR
PO Box 30541
Salt Lake City, UT 84130-0541



Choose the right health care setting

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. The chart below can help you select the right setting for your needs: **Make sure you know which locations are in-network! Call a Care Coordinator 844-586-7310.**



	TYPE OF CARE	WAIT TIME	COST**
	<p>TeladocSM - 800-835-2362 or Teladoc.com</p> <p>You may request a consultation from a board-certified doctor any time of day, seven days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments and prescribe medications.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Cold, flu or sore throat • Bronchitis • Respiratory infection • Sinus problems • Allergies • Urinary tract infection • Pediatric care • Poison ivy or pink eye • Dermatology • Counseling 	<p>17 minutes Approximate wait time for doctor to respond</p>	<p>\$10 copay per consultation</p>
	<p>Retail clinic/convenient care clinic</p> <p>Retail clinics, sometimes called convenient care clinics, are located in retail stores, supermarkets and pharmacies.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Colds or flu • Sinus infections • Allergies • Vaccinations or screenings • Minor sprains, burns or rashes • Headaches or sore throats 	<p>15 minutes or less, on average</p>	<p>\$20 copay</p>
	<p>Urgent care/walk-in clinic</p> <p>Urgent care centers, sometimes called walk-in clinics, are often open in the evenings and on weekends.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Sprains and strains • Mild asthma attacks • Sore throats • Minor broken bones or cuts • Minor infections or rashes • Earaches 	<p>20-30 minutes Approximate wait time</p>	<p>10% after deductible</p> <p>\$150 - \$200 Average cost</p>
	<p>Clinical care (your doctor's office)</p> <p>Seeing your doctor is important. Your doctor knows your medical history and any ongoing health conditions.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Preventive services and vaccinations • Medical problems or symptoms that are not an immediate, serious threat to your health or life 	<p>1 week or more Approximate wait time for appointment</p>	<p>\$20 PCP copay</p> <p>\$40 Specialist copay</p>
	<p>Emergency room (ER)</p> <p>Visit the ER only if you are badly hurt. If you are not seriously ill or hurt, you could wait hours and your health plan may not cover non-emergency ER visits.</p> <p>When to go*</p> <ul style="list-style-type: none"> • Sudden change in vision • Sudden weakness or trouble talking • Large, open wounds • Difficulty breathing • Severe head injury • Heavy bleeding • Spinal injuries • Chest pain • Major burns • Major broken bones 	<p>3 to 12 hours Approximate wait time for non-critical cases</p>	<p>10% after deductible</p> <p>\$1,200 - \$1,500 Average cost</p>

* This is a sample list of services and is not intended to be all-inclusive. ** Costs are averages only and not tied to a specific condition or treatment. Out-of-pocket costs will vary based on your medical plan design.



You deserve an explanation

An explanation of benefits (EOB) is not a bill. It simply tells you everything you might want to know about your claims.

Among the more important things included on your EOB are:

- The service you received
- How much the service cost
- How much you may owe, if anything
- A notes section that explains the meaning of any special codes

- A section that shows how close you are to meeting any plan maximums

There is a second page that includes contact numbers if you have questions. It also tells you how to file an appeal if you want a claim decision reviewed.

Page 1

PO Box 30541 Salt Lake City, UT 84130-0541
1-800-826-9781
www.umar.com

Employee	Joe Patient
Employee Address	1234 W SUNSHINE BLVD STE 100A BEST CITY US 12345-9876
Member ID	999999999
Patient	Joe Patient
Notice Date	02-15-19
Employer Name	Customer Inc.
Group Number	76-999999

EXPLANATION OF BENEFITS NOTICE – THIS IS NOT A BILL

Patient Account: 1234567890 Claim Control Number: 999999999

Provider: Physician, Joe, MD

Service Description	Dates of Service From: To:	Amount Billed	Amount Not Payable	See Note Section	Less Deductible	Co-Pay Amount	Allowable Amount	%	Plan Benefit Amount	Amount Paid	Provider May Bill You
Emergency Care	02-01-19 02-01-19	\$500.00	\$100.00	908	\$50.00	\$25.00	\$325.00	80	\$260.00	\$260.00	\$140.00
Totals		\$500.00			\$50.00	\$25.00	\$325.00		\$260.00	\$260.00	\$140.00

Note Section

908 Provider negotiated discount. You are not responsible for this amount.

Payment To: XYZ Clinic Payment Date: 02-15-19 Payment Amount: \$260.00

Benefit	Benefit Level	Applied To Date
01-01-19	\$200 Out Net Ind Cal Yr Deductible	\$200.00Met
01-01-19	\$400 Out Net Fam Cal Yr Deductible	\$300.00
01-01-19	\$400 In Net Ind Cal Yr Deductible	\$205.00
01-01-19	\$800 In Net Fam Cal Yr Deductible	\$305.00

The type of service you received

How much the service cost

How much your benefits plan paid

How much you may owe (if anything)

Your code definition

Your plan maximums and how close you are to meeting them

Find a provider

Finding a network provider on umr.com has never been easier

1

Go to **umr.com** and select **"Find a provider"**



2

Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box



Find a provider on-the-go using our umr.com mobile site

continued on the back »

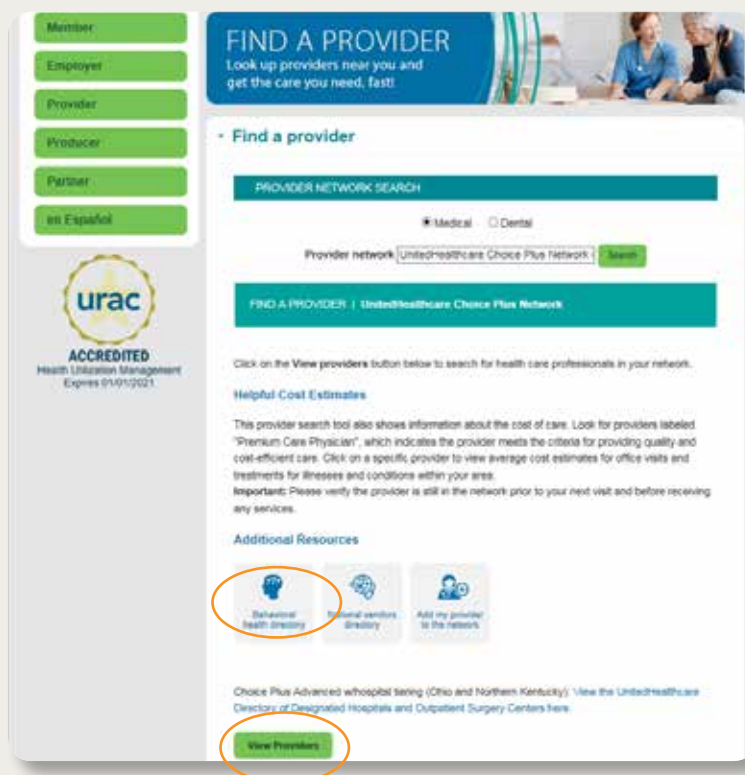


A UnitedHealthcare Company

- 3** For medical providers, choose **View Providers**.
For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**.

REMEMBER:

Get the most from your benefit plan – use participating network health care providers whenever possible.



UnitedHealthcare Choice Plus:

The UnitedHealthcare online provider directories include network hospitals, primary physicians and specialists. The following information is available:

- Provider name, address and phone number
- Hospital affiliation
- Board certification
- UnitedHealth Premium® Quality & Cost Efficiency designations that highlight physicians by quality of care and cost standards in their specialty
- Average costs for care in your area and how different providers compare to the local average
- Provider ID number
- Office language capabilities (English, Spanish, etc.)
- Map and directions to each office



24-hour NurseLineSM

You have questions, our nurses have answers

Nobody likes to feel alone when it comes to their health. When we have questions about a medical issue, we want answers fast - even if it's not an emergency.

So if you find yourself up late with a sick child, or worrying about a recent diagnosis or upcoming surgery, we're here for you.

Let's talk!

A call to UMR's NurseLine service will connect you to a team of registered nurses who can answer your questions and provide advice.

Our nurses are standing by to help any time of day, seven days a week. We even have nurses available to chat live with you online at **umr.com**.

Best of all, it's part of your health benefits, so there is no cost to you.

Reach out by phone

Calling NurseLine is easy. Simply dial the toll-free phone number on the back of your member ID card, and your call will be answered in 36 seconds, on average.

Your nurse can help you choose the right health care setting for an illness or injury, or offer information about common health issues or symptoms.

We can assist callers in more than 140 languages, as well as those who need hearing assistance.

Plus, we have an audio library of health information on more than 1,100 topics.

Chat online

Our Nurse Chat feature gives you convenient access to nurses who can answer questions and provide information about common conditions, treatments and preventive care.

Chat live online

- > Log in to **umr.com**
- > Select **Health center** from myMenu
- > Look for the link in the "**I need to...**" section

Call
NurseLine
today!

Use the number
on the back of
your ID card.



24/7 doctor visits via phone or mobile app

Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. With just a \$10 co-pay, it's an affordable option for quality medical care.



Talk to a doctor anytime, anywhere you happen to be



Receive quality care via phone, video or mobile app



Prompt treatment, median call back, in 10 minutes



A network of doctors that can treat every member of the family



Prescriptions sent to pharmacy of choice if medically necessary



Teladoc is less expensive than the ER or urgent care

Talk to a doctor anytime!
visit **Teladoc.com**
or call
1-800-Teladoc



Get the care you need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Pink eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.



Find what you need at umr.com

Getting your benefits information is easy using umr.com. You'll be able to find everything you're looking for in no time!

Select **Login/ Register** to enter your username and password, or to register for a new account.

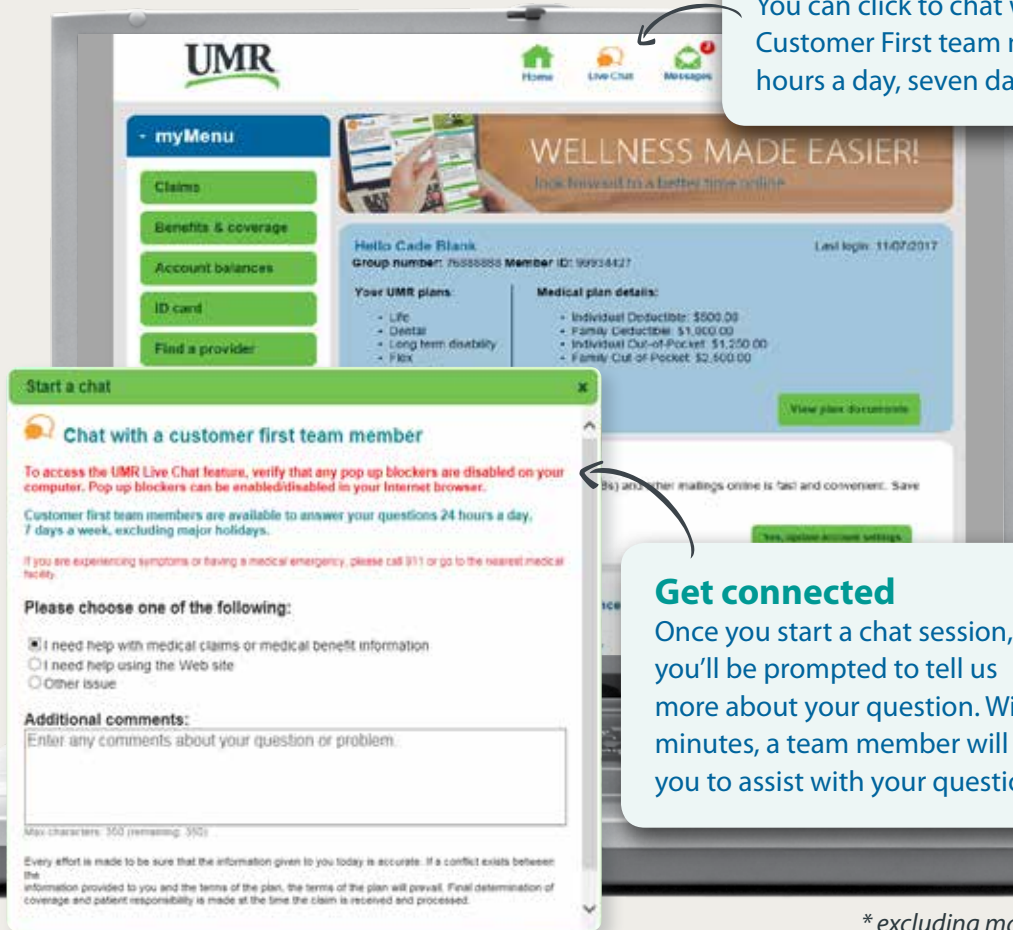


Your live connection to UMR customer service

Our team members are available online to answer your questions about your claims and benefits with just the click of your mouse. Once you've logged in to your umr.com account, just click the Live Chat icon in the top navigation bar on your member home page. It's that easy.

Click to chat

You can click to chat with a Customer First team member 24 hours a day, seven days a week.*



Get connected

Once you start a chat session, you'll be prompted to tell us more about your question. Within minutes, a team member will join you to assist with your question.

* excluding major holidays

A launch pad for all your health benefit needs

From your personalized home page, you can see a summary of your benefits, link to key areas of the site using myMenu, find out what tasks you need to complete to keep your benefits up to date, and chat with a UMR customer service team member.

myMenu

One-click access to claims, coverage and other resources.

My taskbar

Your personalized taskbar will prompt you to take action in three main areas:

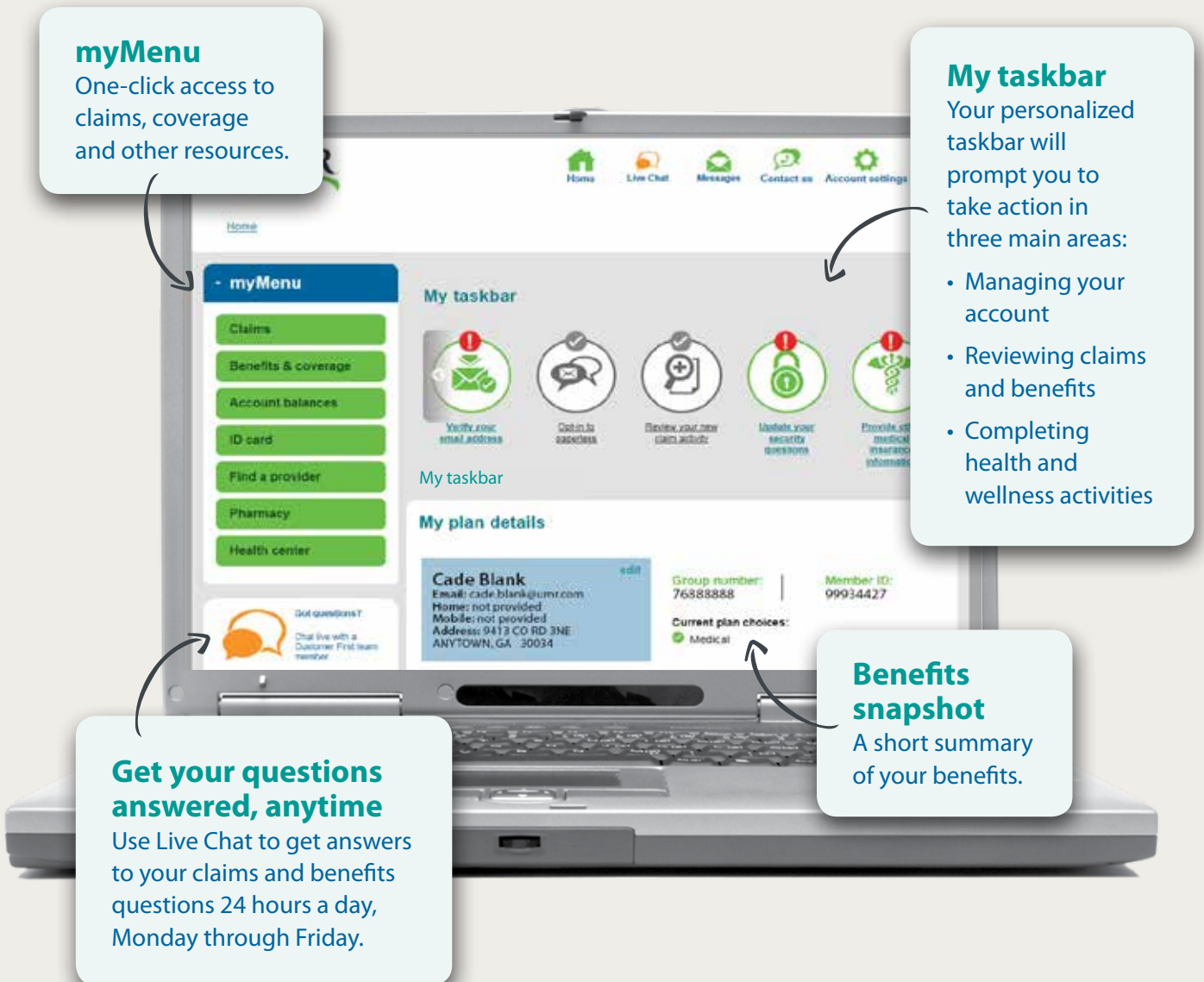
- Managing your account
- Reviewing claims and benefits
- Completing health and wellness activities

Benefits snapshot

A short summary of your benefits.

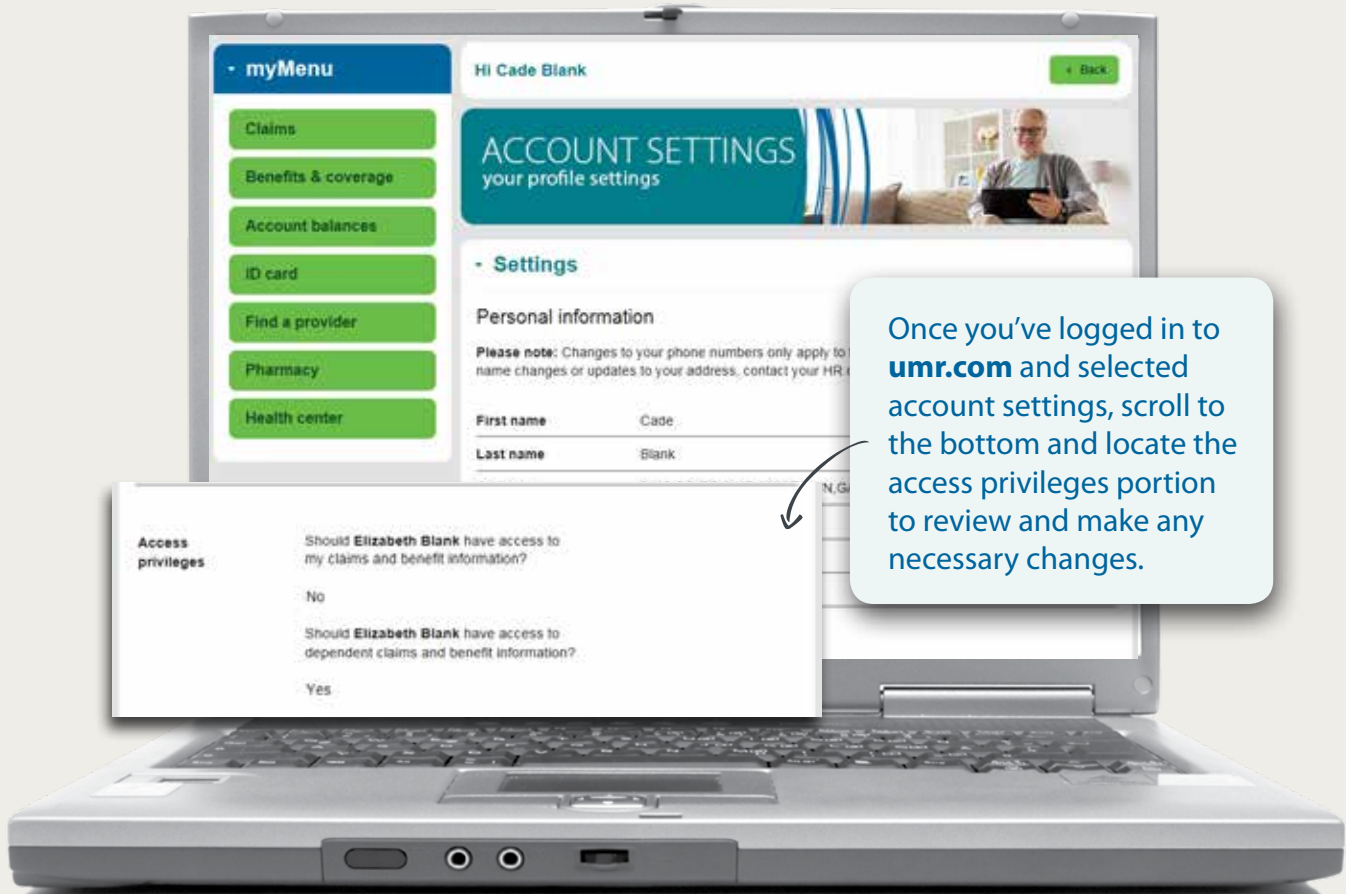
Get your questions answered, anytime

Use Live Chat to get answers to your claims and benefits questions 24 hours a day, Monday through Friday.



Protecting your health information

UMR follows strict rules and security procedures to ensure your information stays safe and is accessed only by you or authorized providers and/or representatives. If you, your spouse or a dependent age 18 or older wishes to allow online access to another covered family member, each member must grant access to view his or her information:



Not registered? Dependents will be asked during the registration process to select family members they will allow to view their personal health information. To register, have your covered family member visit **umr.com** and select **Login/Register**.

If your spouse or adult dependent has already registered for online services, your covered family member can log into **umr.com** to access their account settings.

View your claim activity

Claim search

Set up your search preferences by dependent(s), claim type, time period and status.

Take action

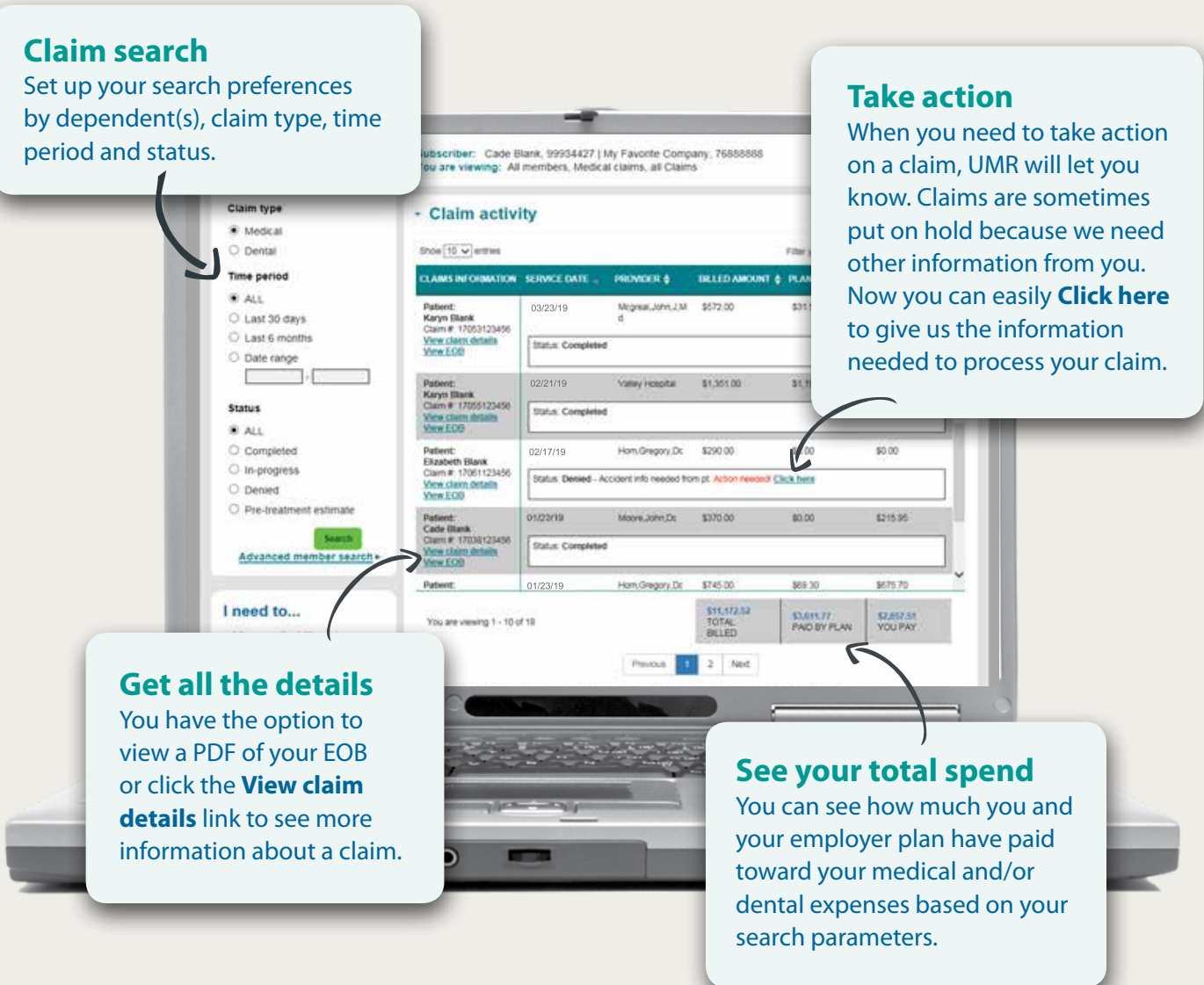
When you need to take action on a claim, UMR will let you know. Claims are sometimes put on hold because we need other information from you. Now you can easily **Click here** to give us the information needed to process your claim.

Get all the details

You have the option to view a PDF of your EOB or click the **View claim details** link to see more information about a claim.

See your total spend

You can see how much you and your employer plan have paid toward your medical and/or dental expenses based on your search parameters.



Benefits and coverage summary at-a-glance

Know how much you've contributed to your deductibles and out-of-pocket expenses using this easy-to-read summary.

Benefit summary

Shows helpful benefit information, including co-pays, coverages and how much you have paid toward deductibles and out-of-pocket maximums.

Benefit search

Set up your search preferences by dependent(s), coverage type, network level and coverage period.

Get more details

Sometimes you need to know about a specific benefit or procedure and what is covered in your plan. Select from the drop down of **Additional benefits** information to get more details. Or, click on the **Summary plan description** button if you still can't find what you are looking for.

Coverage Type
 Medical
 Dental

Network Level
 In network
 Out of network

Benefit Period
 Current (01/01/2019)
 Previous (01/01/2009)
 Previous (01/01/2000)

- Benefits

Copays

Office visit	\$20.00	Specialist	\$25.00	Urgent care	\$50.00	Emergency room	\$150.00
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Benefit percentage

Plan pays	80%	You pay	20%
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Accumulator period: 01/01 - 12/31

Individual deductible \$500.00 to go
\$0.00 out of \$500.00

Family deductible \$1,000.00 to go
\$0.00 out of \$1,000.00

Individual out-of-pocket \$1,250.00 to go
\$0.00 out of \$1,250.00

Individual integrated out-of-pocket \$7,033.19 to go
\$016.81 out of \$7,350.00
*Applies amount includes \$218.81 for prescriptions

Family out-of-pocket

- Additional benefits

to know more about?

- Mental, Alcohol and Drug
- Routine Wellness Adult
- Routine Care for Children
- Chiropractic**
- Therapy
- Prior Authorization Requirements

Chiropractic

Chiropractic All:
major medical benefits apply
Dollar amount maximum: \$500.00 per calendar year

Office Visits Copay:

\$25 copay per visit/major medical benefits apply

Not sure what you are looking for?

View/download a PDF of your plan summary information using the buttons below

[Summary plan description](#)

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

Free tools, apps and calculators

- Calculate your body-mass index (BMI)
- Download apps to help you stay healthy
- Track your nutrition and fitness goals

Our top picks for healthy eating and exercise

- Get the essentials on men's, women's and kids' health
- Watch step-by-step recipe videos
- Log your exercise and activity



Always have your ID card handy

With a couple of clicks, you can have a copy of your ID card pulled up on your smart phone or get a new card mailed to your home.

I want to

Allows you to easily order an ID card or fax a copy of your ID card.

View your ID card

Shows all the details of everything that is included on the front and back of your ID card, including your member ID, group number and customer service number (located on the back).



On-the-go with umr.com

Just use the same username and password that you use on our full site.

What's even better — there's no app to download, nothing to install, no waiting.

What's new

Find out about new tools and information to help you live a healthier life.

Log in

Log in here to get instant access to all our mobile inquiry tools.

Find a provider

Find an in-network provider while you are "on the go".

View, scan or fax your ID card

View your ID card, allow your provider to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider.

Estimate health care costs

See what you can expect to pay before receiving care.

Simplified navigation

- Home – Return to the main menu.
- Menu – Display the menu.
- Gear – Log out or learn more about UMR and our mobile site.

Look up claims

Look up a claim for yourself or an authorized dependent.

Check your benefits

View medical and/or dental benefits, as well as persons covered.



A trusted source for health information

There are articles, images, videos and other visuals on diseases, conditions, symptoms, medications, injuries, surgeries, procedures and preventive health tips. This wealth of health knowledge comes in a variety of forms, including:

- A.D.A.M. Health Multimedia Encyclopedia
- Care Guides
- DrugNotes
- Drug Interactions
- Health Navigator

Just click on an area of the body or select from a list of nearly 300 symptoms to quickly find what you need to know.

Over 1,600 diseases and conditions are covered in male, female, adult and child views.



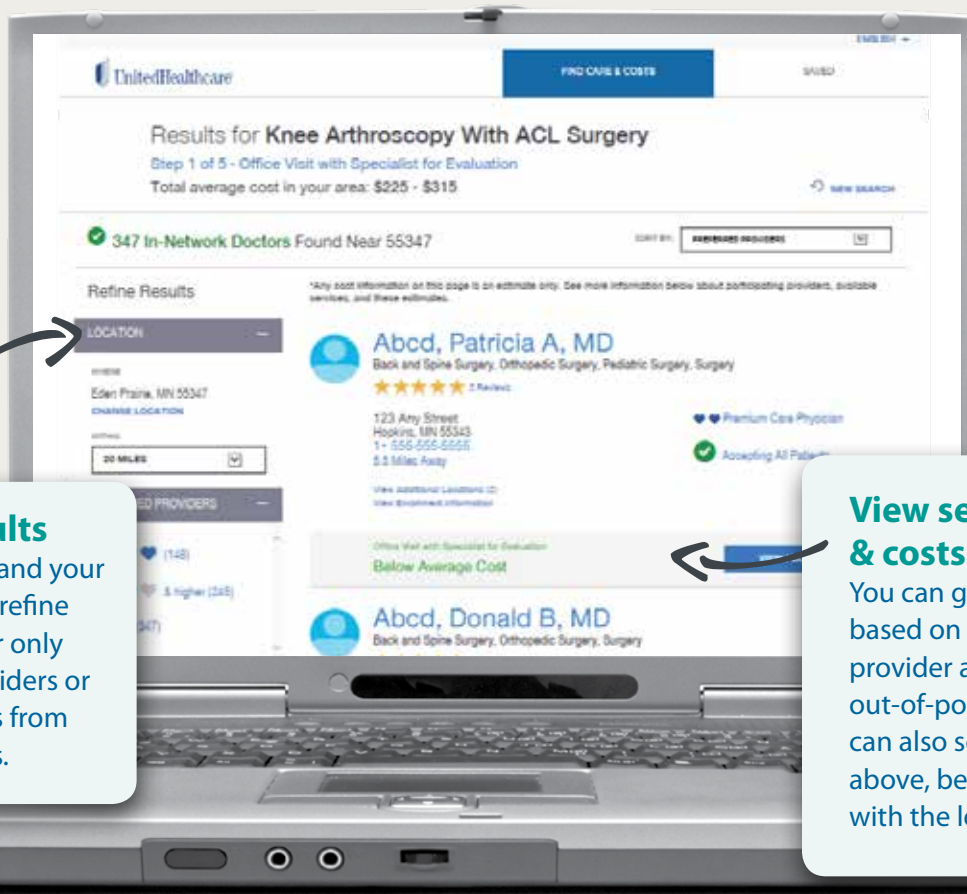
Health education library



It's easy to get started. Just look for the **Health education library** tile on your personal home page.


Know what you'll pay before getting care

The health cost estimator allows you to research treatment options and learn about the recommended care and estimated costs associated with your selected treatment option. You can even access quality and efficiency measurements for participating providers.



Refine results
Narrow or expand your search area or refine your search for only preferred providers or by star reviews from actual patients.

View services & costs
You can get an estimate based on your location, provider and remaining out-of-pocket cost. You can also see if a provider is above, below or in line with the local average cost.

**Health cost estimator**
It's easy to get started. Just look for the **Health cost estimator** tile on your personal home page.

A valuable part of your medical benefits

Few things in life are more important than the health of you and your family. Fortunately, you have UMR Care Management on your side to help you understand all your medical care options.

UMR Care Management is a staff of experienced, caring nurses (RNs) who help you get the most out of your health plan benefits. They work with you, your doctors and other medical advisors to get the services that best meet your needs.

Our expert nurses can guide you before, during and after your medical care. They will listen to your concerns, answer questions and explain your options.

Helpful support in any situation

Whether you're having a baby, have an emergency hospitalization or need non-emergency care, our nurses are there for you.

For example, we can assist you during a hospital stay, after you are released and with your home care. You can concentrate on getting well, knowing your care management nurse will review your progress with your doctor.

As an added bonus, our services can save you money and prevent delays in your medical claim processing.

You will also learn about quality medical services and become a more informed health care consumer.

– more –



BONUS!

Our services can save you money and prevent delays in your medical claim processing.

Here for you in times of crisis

Hopefully, you or a family member never experience a serious injury or long-term illness. But if you do, we will have UMR nurses on the case at no cost to you.

In fact, we call them nurse case managers. They will assist with your medical care and treatment by:

- Helping negotiate treatment from the beginning of your care to recovery
- Helping you look at treatment needs and options under the direction of your doctor

- Serving as your advocate with your benefits administrator
- Providing an understanding of any complex issues to your claims payer
- Helping you better understand your health benefits

Important note...

Your doctor remains solely responsible for decisions concerning your medical treatment and care.





Get a healthy start to motherhood

If you're thinking about having a baby, are pregnant for the first time, or are adding a new little brother or sister to your family, UMR can help support you throughout your pregnancy.

What the *expecting* can expect

UMR offers one-on-one guidance and support to help you reduce your risk of complications and prepare to have a successful pregnancy and a healthy baby.

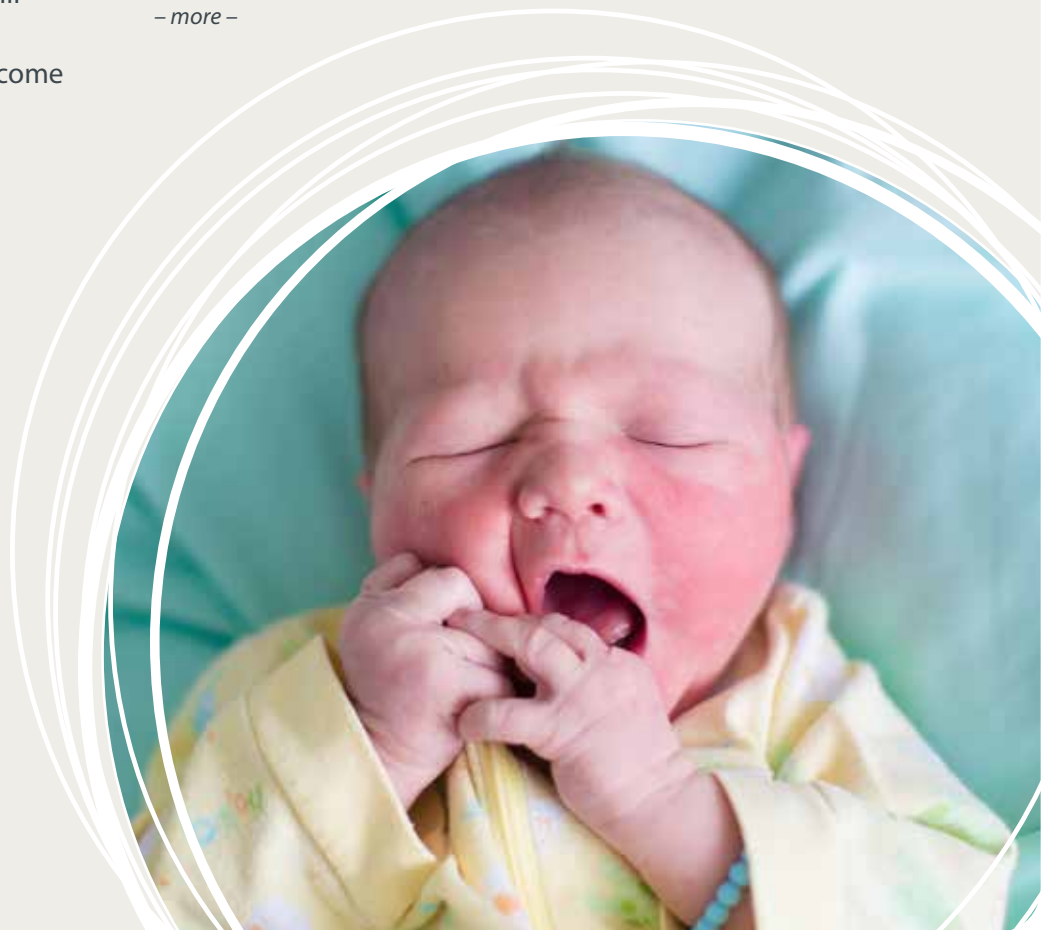
- Our experienced nurses will help you understand your health risks before you become pregnant

- When the time arrives, our registered nurses will provide timely prenatal education and follow-up calls. They will also refer you to case management if a serious condition arises
- Your nurse coach will call you each trimester and then one time after your baby is born
- If you are identified as high-risk, a nurse case manager will monitor your condition. The nurse will also work to reduce your claims costs throughout your pregnancy and after delivery

– more –

JOIN TODAY!

You can enroll yourself by calling the number on the back of your member ID card. You can also go to **umr.com**.



Maternity Management

If you are thinking of having a baby or already expecting, this is the program for you.

What you will get

Moms to be enjoy ongoing conversations with a personal coach who:

- Provides complete pre-pregnancy and pre-birth assessments
- Answers your questions
- Shares information before and during your pregnancy
- Encourages you to call when you have questions or concerns
- Calls after delivery to see how you and your baby are doing

Another important part is free educational mailings. They include a choice of high-quality books and materials. The materials contain helpful information about pregnancy, early labor, childbirth, breast-feeding and infant care.

Talk to a nurse and earn a reward

If you sign up during your first or second trimester and actively participate throughout your pregnancy, you'll receive an incentive reward, sent to you after your delivery.





Hear better, live fully. Hearing is one of the five natural senses that allow us to enjoy life and the world around us. It is a valued life asset that can be protected, treated and assisted through a program for hearing health care.

The EPIC Hearing Service Plan provides easy access to hearing health professionals – primarily physicians and audiologists – who can help you achieve your maximum hearing potential throughout your life.

EPIC's national network ensures savings

EPIC's Hearing Service Plan offers you a national alliance of independent ear physicians and audiologists dedicated to high-quality hearing care.

Your EPIC benefit ensures substantial savings – between 30 percent and 60 percent – on name-brand hearing aids and products to protect and improve your hearing.

How the EPIC plan works

- Call EPIC today to start your hearing program
- A hearing counselor will register you and assist in determining your hearing care needs

- You will receive a Hearing Service Plan booklet outlining all plan services and pricing
- A hearing counselor will coordinate a referral to a provider located near your home or work
- Contact the provider; follow through with an appointment, examination and treatment
- EPIC will coordinate and manage all payments and assist you in coordinating benefits or coverage, when applicable
- Our hearing counselors are available to help you and provide advice or additional information

More information

Call **866-956-5400** to access hearing health services.

Hearing impaired: Dial 711 national relay service.

Hearing problems are fairly common

12 percent of the U.S. population has some sort of hearing impairment, and hearing loss is the No. 3 chronic health problem in the country*.



A benefit that saves you money!

Pay your health care or dependent care expenses and save money at the same time by enrolling in a flexible spending account (FSA) plan!

In a nutshell, an FSA:

- Let's you take money out of each paycheck before taxes are applied
- Use that pretax money to pay for health or dependent care expenses not covered by your benefit plan

Since the money is taken out before taxes, your taxable income is reduced. That means you pay less in federal income and Social Security taxes.

How to sign up

You can enroll in an FSA by filling out a form for your employer at the beginning of your plan year. You will list the total amount of money you want to put in that account.

The money will be taken out in equal amounts from each of your paychecks. It will then be used to pay you back for expenses that qualify according to your plan.

Important note...

The amount you can contribute to your health care FSA is limited due to health care reform law. Please check your plan document for the specific limits allowed by your plan.

Here's how it works...

Here's an example of how you can reduce your taxes and increase your take-home pay by enrolling in a UMR flexible spending account.

You deposit	\$1,000 in your FSA
You save	\$200 in federal income tax*
You save	\$76 in FICA taxes**
You take home	\$276 in yearly tax savings

*Assumes federal income tax rate of 20%

**Includes Social Security tax rate of 6.2% and Medicare tax rate of 1.45%

Learn the language of health care

Let's face it. Understanding health and benefits terms is like learning a foreign language for most of us. Knowing the difference between co-insurance and co-payment can be confusing. And deciphering an EOB from COB shouldn't require a PhD.

Fortunately, you don't need a foreign language professor or CIA code-breaker to understand all of these terms. That's because our own UMR team of language experts has already defined them for you, along with a few others.

What is a deductible?

Definition: The amount you have to pay before your plan pays for specified services. Deductibles are usually an annual set amount. A deductible may apply to all services or just a portion of your benefits. It depends on your benefits plan.

What is a co-insurance?

Definition: A set percentage of costs that are covered by your plan after your deductible has been paid. Your plan pays a higher percentage. You pay a lower percentage.

Tip...think percentage

What is a co-payment?

Definition: A small set fee. It is paid each time you have an office visit, outpatient service or prescription refill. The fee is determined by your health plan. Co-payments don't vary with the cost of service.

Tip...think set fee

What is an out-of-pocket?

Definition: The amount you pay out of your pocket for particular health care services during a particular period of time. An out-of-pocket maximum limits the amount you have to pay during a particular period of time.

– more –



Still confused?

Go to [justplainclear.com](https://www.justplainclear.com) for a searchable glossary of health care terms.

What is coordination of benefits (COB)?

Definition: Many families are covered by more than one health plan. The coordination of benefits (COB) process determines which plan pays first. It also determines if the second plan will pay any remaining charges not covered by the first plan. The process makes sure your doctor doesn't get paid twice for the same service.

What is an explanation of benefits (EOB)?

Definition: An EOB is simply the statement explaining your benefits activity. It includes the services provided, the amount billed and the amount paid, if any. You should review your EOBs carefully. Call the customer service number on your ID card or visit www.umar.com if you have any questions about your EOB.



10 ways to control health care costs

Everybody can play a role in controlling the rising cost of health care. In fact, there are many things you can do to reduce how much you spend on health care now and in the future.

1 See preferred doctors

Most health plans let you see any doctor you want. But you can save a bundle by seeing doctors that are part of your plan's preferred network of health care providers. Going to a preferred, in-network doctor usually saves you 20 percent to 30 percent or even more off your bill.

2 Go generic

Generic drugs are the same as other medications, just without the brand name. The biggest difference is the price. Generics usually cost you 30 percent to 70 percent less than brand names.

3 Practice prevention

Preventive care includes things like physical exams, vaccines, blood tests and cancer screenings. These services can prevent you from getting sick or detect a health issue before it gets serious. Check your health plan to see if preventive care is covered in full or at discounted rates.

4 Get online

It makes sense to find out everything you can to make informed, cost-saving health care choices. That's why we offer a number of web tools to help you review your health care options, pharmacy benefits and health coverage estimates using the Internet. Visit our website at umr.com.

5 Choose the right care

There is a time and place for everything. A trip to the emergency room may be needed if you are seriously injured or ill. Consider a cheaper option, like a walk-in clinic or urgent care, if you have a minor illness or issue, such as an ear infection. It may save you time as well as money.

– more –



Fast fact...

Generic drugs usually cost you 30 percent to 70 percent less than brand names.

6 Think long-term

Some people go to the doctor for minor reasons once they meet their yearly deductible. While that may not have an instant impact on health care costs, it is a major factor in driving up everyone's overall costs of care.

7 Eat right

A balanced diet can save you money. It keeps you healthier in the short-term and lessens the chances of developing more serious and costly medical conditions in the future.

8 Exercise

Just 30 minutes of walking or other regular exercise each day helps manage weight, stress and possibly your pocketbook. Exercise helps control and prevent high blood pressure and cholesterol, two of the major risk factors for heart disease.

9 Take care of yourself

The harmful effects of unhealthy habits, such as tobacco use and alcohol abuse, are well known in regard to health issues like cancer and heart disease. If you use tobacco products, seek help to try quitting. Practice moderation if you drink alcohol. Get help if stress or depression are an issue. You will feel better and also save a few dollars.

10 Review your EOB

Billing mistakes sometimes happen. Review your explanation of benefits (EOB) statement to make sure you are properly billed. Contact your doctor or other care provider if you suspect an incorrect charge.



Remember...

Review your explanation of benefits (EOB) statement to make sure you are properly billed.



