

# 5 Values

## UMR brings to you



### 1. Personalized and accountable service

You could say: 'we get it.' We know that plan members want caring, prompt service and plan sponsors want a true extension of their human resource teams. Using technology as a tool to provide personal service 24/7 and easy-to-navigate online resources with relevant and understandable information, we lead the industry in terms of performance metrics and service guarantees.

### 2. Flexible, customized solutions

Our business model is classic TPA—focused on flexibility in plan designs, banking arrangements, customized reporting, multiple care management and wellness programs and access to value-added ancillary services. In addition, we work well with multiple partners including local, regional and national PPO networks, stop loss carriers and pharmacy benefit managers to provide our customers with a flexible yet integrated solution.

### 3. Strategic cost and risk management resources

Using local, regional and national network partners (including the UnitedHealthcare® Options network) we can save customers money. But, discounts are not our only offering. Efficient, advanced claim controls and management also maximize non-network savings. That's why we provide preferred relationships with key stop loss partners, integrated care management and pharmacy benefits solutions as well as consumer-directed health plans.

### 4. Intelligent technology platform

It's not just about administering your plan, it's about managing it. At UMR, we provide customized, on-demand reporting and in-depth plan analysis, allowing customers to make better, informed decisions about their benefit plans. In addition, online resources and predictive modeling for proactive health and wellness programs provide the flexibility and value our clients demand.

### 5. Market-specific understanding and solutions

At UMR, we can deep-dive into specific industries, drawing upon our experience and insight, to offer clients tailored approaches that work for their business. And, our flexibility gives us the ability to customize benefit plans to the unique needs of our customers regardless of the industry in which they operate.

