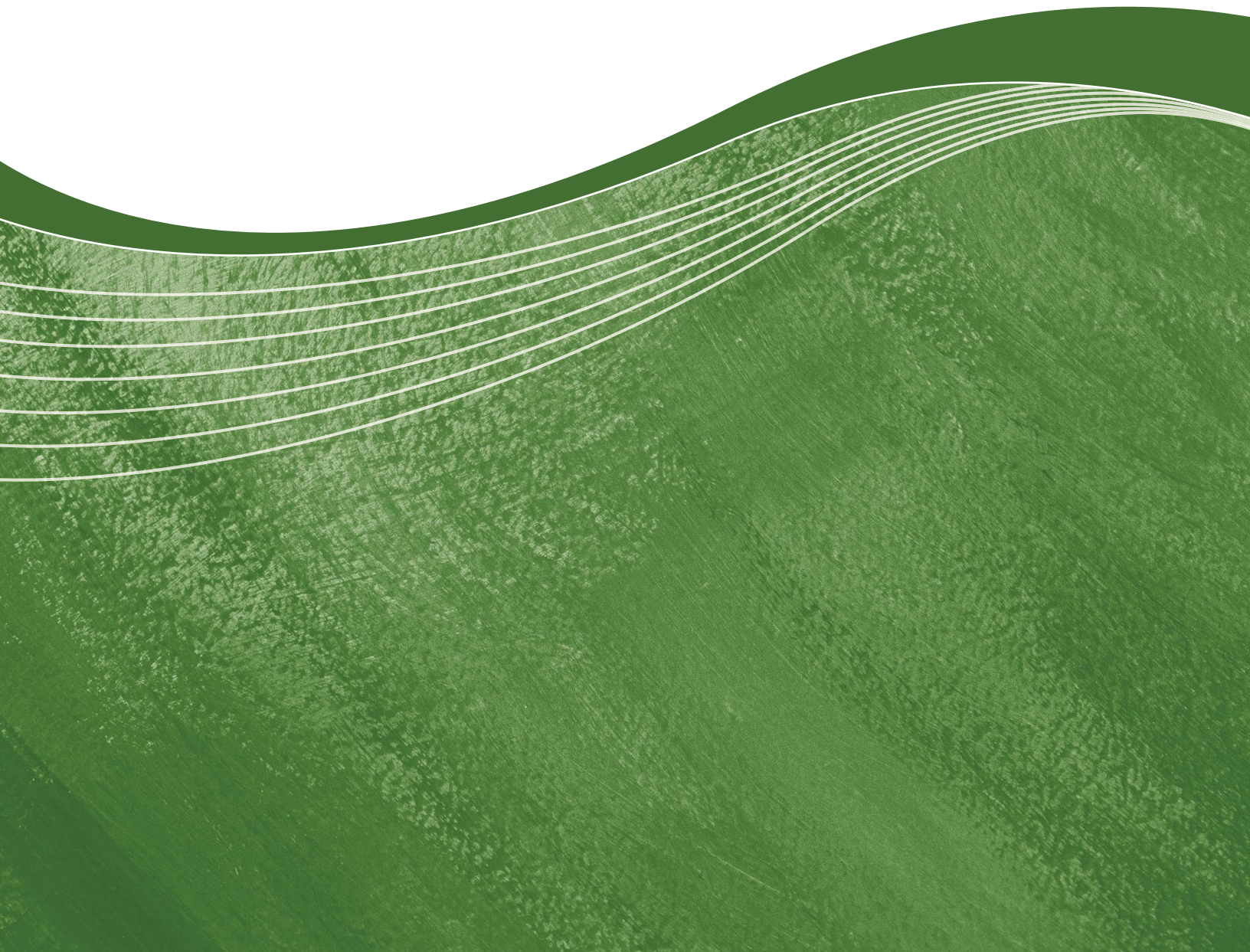




A Long Term Approach to Self-Funded Health Plan Management ...

Giving You Results Right Away



Introducing a powerful TPA that can provide self-funded organizations and employee benefits advisors cost effective networks, customized solutions and compassionate service.

As the country's largest third-party administrator of health benefits, UMR gives clients the next-door attention and flexibility of a local TPA with the scale, reach and cost savings of a national organization.

What can we do for you?

5 Values UMR brings to you

*We take care
of you and
your members*

*We save you
money and
reduce future risk*

*We offer unique
capabilities
serving unique
organizations*

*We're flexible
and can quickly
customize to fit
your needs*

*We use
intelligent
technology to
deliver results*



1 We will take care of you and your health plan members.

We'll make it easy for you. You want your plan members to get prompt, accurate and caring service. We'll be sure they do. You want no hassles. We'll become an extension of your Human Resources team.



2 We're flexible.

It's your plan, not ours, so we'll do what it takes to make sure it's designed to fit your needs. And that focus on customization extends to banking arrangements, specialized reporting, multiple care management and wellness programs and access to ancillary services. We'll work with either your or our pharmacy benefits managers and stop loss carriers. And, we can offer you local, regional and national PPO networks to provide cost savings and accessibility.



3 We'll save you money.

Today and tomorrow. With local, regional and national network partners (including UnitedHealthcare's® Options network) we can offer you significant discounts. But wait, there's more. Efficient, advanced claim controls and management also maximize non-network savings. We provide preferred relationships with key stop loss carriers, integrated care management and pharmacy benefits administration and consumer-driven health plans.



4 We use intelligent technology.

With customized, on-demand reporting and in-depth plan analysis you will better understand where your money is spent and how to control your trend. Online resources and predictive modeling for proactive wellness programs give you even more flexibility. Intuitive Internet tools providing relevant information 24/7 can help your members take more control of their health as well.



5 We know your business.

At UMR we deep-dive into specific industries, drawing upon our decades of experience and insight, to provide specific approaches to managing your health plan that make sense in your environment. In fact, our typical TPA flexibility really allows us to offer the best solutions for the unique needs of all customers, no matter what their business.

Truth is we get it

We understand what TPA clients need (flexibility) and we take care of them (service) while providing quick returns (cost savings).

Our services include administration of:

- Medical
- Vision
- Dental
- Disability

In addition, we offer administration for:

- Retiree carve-out
- Taft-Hartley plans
- Municipal sector business

To make this a true one-stop business, we offer a variety of in-house products to help our clients manage their benefit plans and control their costs:

- Care management
 - Utilization, case, maternity, disease management
 - Health and wellness programs
- Pharmacy benefits administration
- Claim recovery management
- Reinsurance products and services
- Claim repricing and provider data management software and services
- Non-network claims cost containment

We work with more than 150 PPO and PHO networks, including UnitedHealthcare's® national networks. We process more than 40 million claims a year, valued at more than \$10 billion. We serve more than 1,260 clients and almost 3 million plan members.

**We'll be here for the long term ...
and we'll get you what you need now.**

Visit **www.umar.com** for more information.

No matter where you're located, we're probably close by. We have offices across the country with major service centers in:

- Illinois – Rockford
- Iowa – Des Moines
- Kentucky – Lexington
- Ohio – Cincinnati
- Oklahoma – Oklahoma City
- Texas – Austin, Dallas and San Antonio
- Wisconsin – Green Bay, Onalaska and Wausau

