



# Worth a Look

*The biggest TPA  
is also the best.*



# National reach. Local touch.

**UMR**

A UnitedHealthcare Company

UMR is the country's largest TPA offering flexible medical, dental and disability administration as well as numerous other benefit products. As a UnitedHealthcare company, we also have access to significant network discounts, powerful technology and capital investments in our capabilities.

- Serving more than 1,100 clients and 2.1 million plan members
- Handling 4 million phone calls a year
- Annually processing more than 39 million claims valued at more than \$10 billion
- Working with more than 100 PPO and PHO networks, including UnitedHealthcare's national networks

UMR provides clients dedicated sales executives who offer expertise on client culture, objectives and benefit strategy. They have accountability for client satisfaction and provide ongoing analyses and results.

Additionally, UMR offers clients dedicated account managers who have oversight of the plan administration, give guidance through implementation, coordinate open enrollment meetings and participate in benefit fairs.

Finally, clients have dedicated service teams for day-to-day leadership on claim issues and complex service challenges as well as accountability for claim processing and plan member services.

*UMR is  
the country's  
largest TPA!*



## Flexibility

With integrated internal resources, UMR can offer an end-to-end solution for self-funded clients. If the client has outside vendors such as pharmacy benefits or Stop Loss, UMR can easily work with them instead.

UMR works with the broker and client to develop multi-year, customized plan designs that address the customer's unique needs.

- Emphasis on cost control and member engagement

We can adjust plans quickly, focusing on auto-adjudication of simple claims and bringing the expertise of our customer service teams to bear on complex, high-dollar claims.

## Cost Management

With Unitedhealthcare's Options PPO network, UMR delivers significant savings to clients—12 points in additional savings to clients who upgraded to Option over the past 12 months! We also have access to more than 100 other local, regional and national networks.

Our pharmacy benefits administration partner is Innoviant, an industry leader in evidence-based trend management. Of course we can also coordinate with multiple pharmacy benefit managers.

UMR has access to Stop Loss carriers and MGUs based on which can best manage a particular client's risks, effectively underwrite the networks and provide quality service. Our preferred Stop Loss partner—BP, Inc.—is internally integrated.

*Note:  
UMR has the agility  
& reach to help clients  
with multiple locations  
across the country*

## Intelligent Technology

With customized, on-demand reporting and in-depth plan analysis, clients can monitor plan performance and better understand where and how their money is spent. Online wellness resources and predictive modeling tools provide even more ways to target at-risk behavior and engage members in an appropriate care management program.



### Offering administration of:

- Medical
- Dental
- Retiree
- Disability
- COBRA/HIPAA

### In-house, integrated products:

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

### Specific and deep knowledge of market segments:

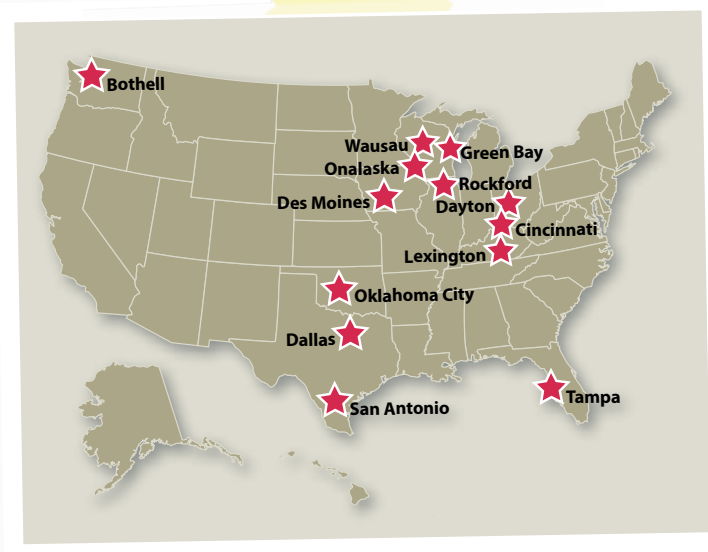
- Hospital and health care systems
- Public sector
  - States, cities, counties and school districts
- Labor/trust
- Retirees
- Coalitions
- Native American Tribes

*A solid foundation  
& experience to  
address specific  
industry issues*

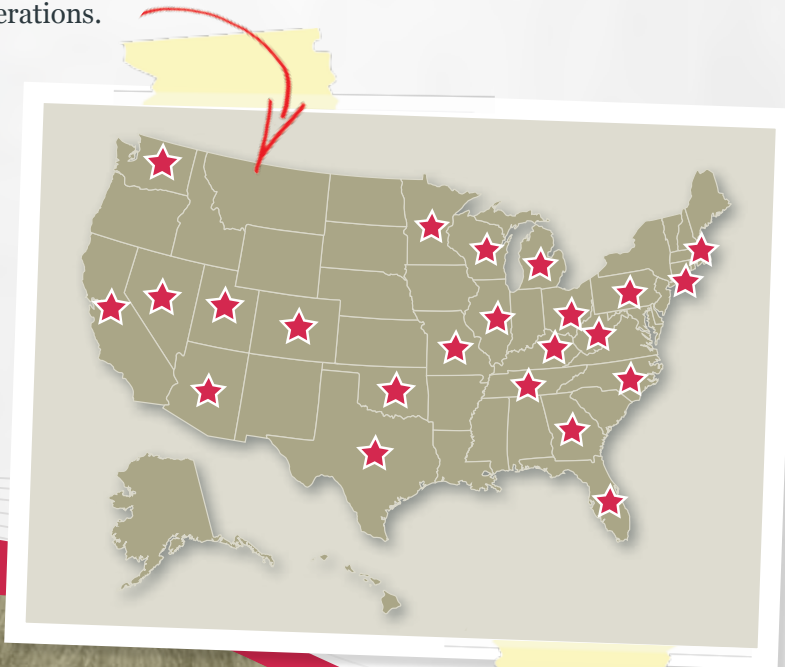
## Service locations

*We're close by.*

- Florida
- Illinois
- Iowa
- Kentucky
- Ohio
- Oklahoma
- Texas
- Washington
- Wisconsin



With **more than 100 account managers**, we have dedicated staff across the country to provide stewardship to clients no matter where they have operations.



**UMR results** suggest that depth, experience and engagement have value to the marketplace:

**Client Retention**  
Between January and March 2010

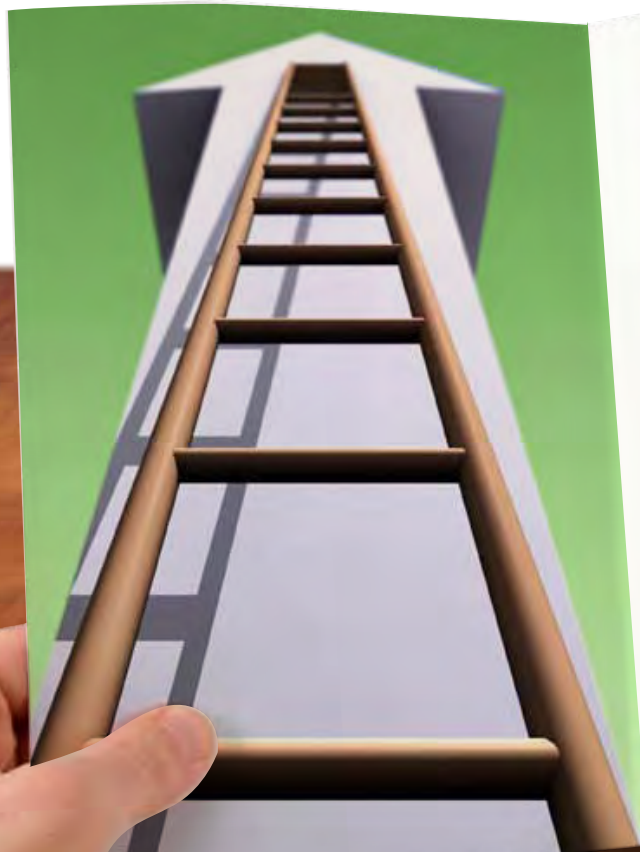
**+95%**

**New Business Growth**  
January 2009 through January 2010

**169%**

**% of Customers**  
That Would Recommend UMR  
(2009 Annual Survey)

**91%**



## UMR is going places...

- Unwavering commitment and investment to serve the unique, long-term needs of TPA customers
- Focus on providing better value, year after year, by:
  - Creating and enhancing competitive products and services
  - Delivering service excellence
  - Saving money for your clients
  - Actively listening to you and your clients

*Join us!*

*Let us show you the excellence in benefit administration our customers have come to rely on. For more information, contact your UMR/UnitedHealthcare representative.*



A UnitedHealthcare Company