



A Smart Choice.

State of Kansas members
and their families



A UnitedHealthcare Company

You have a choice of health plans. Decisions about your family's health are among the most important you make for their lives. Why should you put your trust in UMR, a UnitedHealthcare company?

1 We offer you the largest proprietary national network of physicians and hospitals available, including access to:

- More than **8,000 doctors** and **145 hospitals** across **Kansas**
- More than **632,000 doctors** and **5,000 hospitals** nationwide

You also don't have to choose a primary care doctor and can even see a network specialist at any time without a referral. So wherever you travel and whenever you go, you are likely to be near a UMR network doctor or facility and can receive the same level of care you get back home.



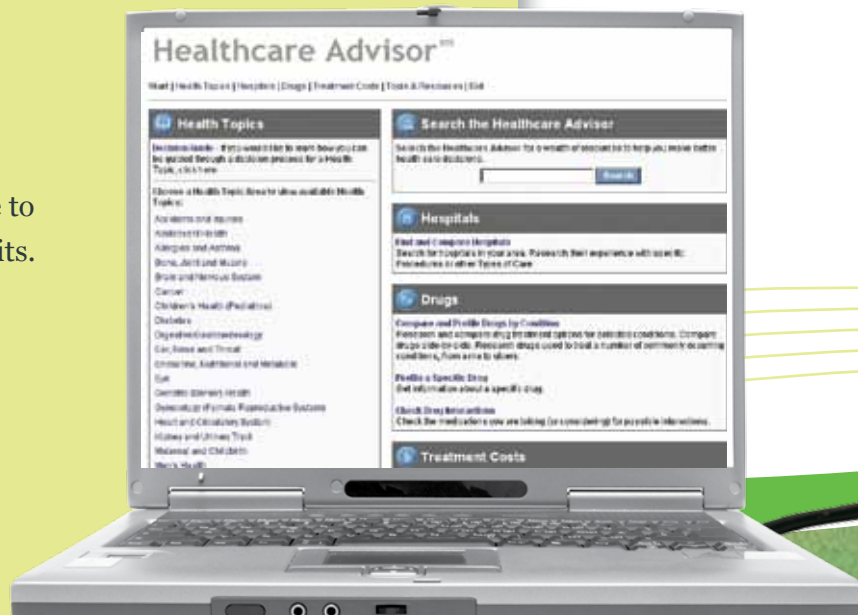
2 With our EZ Claim system, you don't have to worry about filing claims! Just show your ID card to your health care provider. Information on the back provides your doctor's office with instructions on how to submit itemized bills directly to us.

3 As your personal member Web site, umr.com gives you access to your benefit plan details and tools to help you better manage your health care. It's easy to navigate and get relevant, timely information – such as finding a provider – at the click of your mouse.

4 Get a little less mail! You can view your claims and all explanations of benefits (EOBs) online anytime at your member Web site. You can also lighten your mailbox's load by updating your profile so you no longer receive paper EOBs. Online EOBs are the exact replica of the printed EOBs you currently receive in the mail. A notification can be sent to your e-mail address to let you know when a new EOB is available for viewing

5 When you need answers to your health care questions, NurseLineSM services are available 24 hours a day, seven days a week. NurseLine gives you toll-free access to a highly trained nurse – without an appointment. You can ask health-related questions on a variety of topics, including medication, general health, infant care, surgery, cholesterol and more. Best of all, participation is voluntary, completely confidential and costs you nothing.

6 Good health care is not limited to helping you see a doctor when you are sick. It's also about finding answers fast to your health care questions and helping you prepare to get the most out of your doctor visits. **HealthcareAdvisorTM from WebMD can help you better manage your health care, compare medications and costs and even find the right hospital that fits your needs.**




7 **When you call UMR, you will speak to customer service representatives (CSRs) dedicated to supporting employees who participate in the Kansas Health Plan.** Your CSRs are trained specifically on your plan's unique design, which enables them to handle calls and claims based on your benefits. In fact, the same person who answers your call also pays your claim. You won't be passed on to someone else.

8 **If you have a chronic medical condition, you won't be alone.** Our disease management program will reach out to you and provide you with a personal health coach. Together you will find ways to manage your condition and live a healthier life.

9 **You can set up a health savings account (HSA) with no fees through American Chartered Bank.** The Wall Street Journal and HSAfinder.com have recognized American Chartered Bank among the best value HSA custodians in the country. You can access accounts using a FREE Visa® Check Card, FREE online banking/bill pay or via checks. You can also have FREE HSA checking with e-statement. Other features and benefits include:

- Interest-bearing checking accounts
- FDIC insured
- No minimum balance requirements
- No monthly maintenance fees
- No transaction fees
- No account transfer fees
- Investment options are also available.

10 **UMR and UnitedHealthcare are part of your community. We have more than 1,700 employees who live and work with you in Kansas and we actively support our local communities.** To help people achieve the goal of living healthier lives, we believe it is necessary to be active citizens of our communities, nation and world. Through our foundations, volunteerism, community involvement and commitment to the environment, we aim to positively impact people's health and communities. In the Greater Kansas City area and throughout Kansas, UnitedHealth Group business segments work as a team to partner with organizations like the American Diabetes Association, Habitat for Humanity, Make a Wish, Bridging the Gap and others.



It's time to make a difference in your health and wellness. Choose UMR and UnitedHealthcare.



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