



UMR Care Management

*Improving member health...
lowering employer cost*



At UMR, we believe it takes more than cost shifting and provider discounts to control costs and medical trend over the long term. It requires a total population management approach that actively engages members no matter their situation—healthy, at-risk, chronic or catastrophic.

Our goal is to improve the health, wellness and productivity of our clients' workforces, while reducing medical expenses. We do that by adhering to the following key principles:

Member-focused approach

Our programs are developed with the member in mind ... 24/7 access to health information, interactive Web tools, caring and experienced health coaches ... it's all about making them healthier, which positively affects the bottom line.

Benefit: Members have an advocate who helps them navigate the health care system and their benefits options in a knowledgeable, friendly and caring manner.

Internal and integrated services

Our Care Management offering is an internal department comprised of UMR staff (no contractors) and is integrated with our medical, pharmacy and stop loss operations.

Benefit: Employers and members experience more efficient, accurate and seamless service with the utmost confidentiality.

Compliant, accredited programs

UMR holds URAC accreditation in utilization, case and disease management. Our Care Management team is staffed by experienced nurses and clinicians who are certified in case management, chronic condition management or wellness.

Benefit: Clients receive the highest standard of quality, accuracy and compliance resulting in lower costs and better member service.

Engaging, results-driven services

Our programs put an emphasis on communication and education, participation, member satisfaction and clinical improvement.

Benefit: Clients achieve a measurable return on their Care Management investment, including participation, clinical, utilization and financial results.



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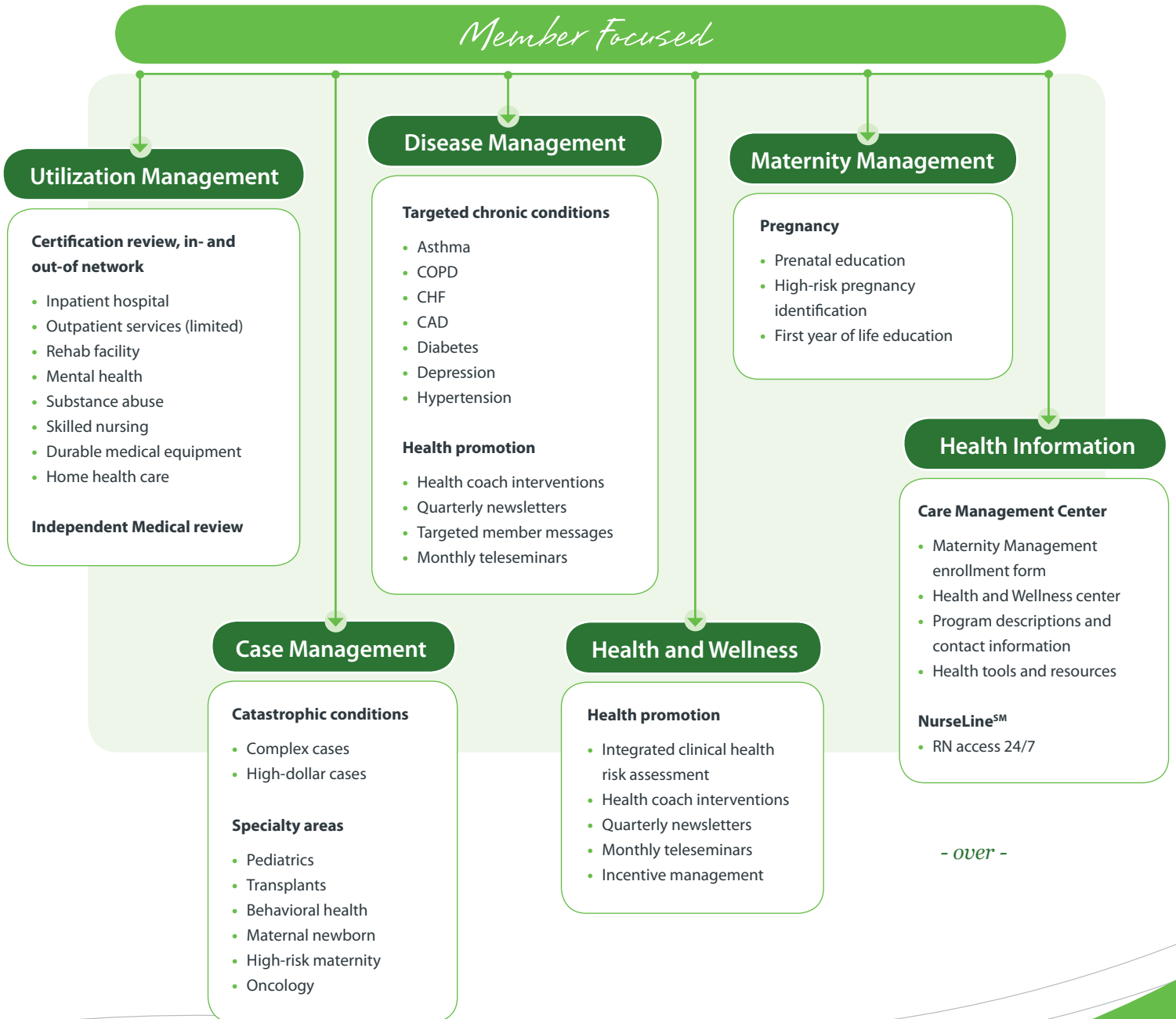
Helps members understand how to get more value for their health care dollar

UMR Care Management works with members to:



- Actively engage them in their health and health care decisions
- Help them understand how to get more value for their health care dollar
- Improve their daily behavior to enhance their quality of life

We provide a full spectrum of programs that, when bundled together, have a positive impact on a plan's population:





Real ROI

UMR Care Management can make a difference in your bottom line, but you don't have to take our word for it. The proof is in the numbers. On average, UMR Disease Management clients can expect an ROI in excess of 2:1*.

Here are some real-life examples from UMR customers:

Example 1:

Industry: School district

Membership: More than 5,000 lives

Results: ROI of 2.0:1 in its first year

Example 2:

Industry: Hospital system

Membership: More than 12,000 lives

Results: ROI of 2.1:1 in its second year

Example 3:

Industry: Construction company

Membership: Less than 500 lives

Results: ROI of 2.5:1 in its first year

** ROI results based on financial summary of 83 UMR Disease Management customers in 2008.*

To find out more about how UMR Care Management can help improve the health of your plan members and reduce overall medical expenses, contact your sales representative.

