

# Flexible Spending Accounts

## Saving employers and plan members money

The UMR flexible spending account (FSA) program provides an effective way to offer a new benefit without increasing costs. It gives employees and plan members the ability to set aside pretax dollars to pay for health and/or dependent care expenses not covered by other benefit options.

### Our FSA program is also a great way for employers to:

- Provide another incentive to attract new employees
- More easily compensate for cost-sharing increases
- Streamline claim processes
- Reduce Social Security taxes

### A flexible program offering

The UMR FSA program is a comprehensive product offering that provides several options and advantages, such as:

- Health and dependent care accounts
- Direct deposit
- A grace period for incurring and submitting expenses
- Limited purpose accounts
- Transportation accounts
- Automatic claim reimbursement
- Paper claim reimbursement
- A flexible benefit debit card

### Health care plan options

The health care spending account can be used for a variety of expenses that may not be covered by any other source, including:

- Health insurance deductibles and co-payments
- Eye exams, glasses, contacts and corrective laser eye surgery
- Dental care, including braces
- Routine physicals, X-rays and lab fees
- Prescription co-payments
- Over-the-counter medications/drugs with a prescription

### Dependent care plan options

Dependent care allows reimbursement for work-related expenses up to \$5,000 annually per household. Such expenses include:

- Day care for children under 13
- In-home services performed by a full-time, live-in housekeeper who cares for qualified individuals
- Services for family members who cannot take care of themselves and are dependent on the employee for more than half their support

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The UMR FSA gives employees and plan members the ability to set aside pretax dollars to pay for health and dependent care expenses.



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### Web claim entry

If an employer does not wish to offer automatic reimbursement or the debit card, Web claim entry is a much speedier alternative to standard paper claim reimbursement. By faxing or e-mailing a scanned electronic copy of receipts, members can receive reimbursement in 48 hours or less.



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### Consumer Concierge option

For members to get the most out of their consumer-driven health plan, it helps to have a thorough understanding of all the program features, benefits and services. That's where our specially trained Consumer Concierge comes in. Acting as the member's advocate, this individual provides service and assistance, beginning at pre-enrollment and continuing throughout the life of the plan.

The Consumer Concierge can assist members in a variety of key areas, including:

- Understanding consumer account balances, contributions and other basics

- Exploring online benefit information, decision-making tools and health education resources available at [www.umar.com](http://www.umar.com)
- Searching for in-network physicians and hospitals that best meet member needs
- Estimating treatment costs, including drug alternatives

The Consumer Concierge can help members get more involved in their health care and make more educated medical decisions, thereby reducing medical costs. Please note, this service must be purchased in conjunction with a consumer-driven product.

### Additional services

As a full-service provider of multiple benefits, we offer a single source for medical, dental and pharmaceutical claims administration as well as FSA administration. We provide an integrated product in which all processes and systems are controlled in-house. That means all of a company's PPO benefit products can be administered by UMR.

*To learn more about our FSA program or the additional administrative programs we offer, visit our Web site at [umar.com](http://umar.com) or contact your UMR representative.*



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