



UMR benefit plan offerings

A side-by-side comparison of plan choices

UMR provides you with the option of implementing one or more plan offerings. From the simplicity of our basic PPO plan to the innovative HRA/HSA consumer-driven health options, UMR lets you select the choices that are best for your organization.

Key

- Automatically Included
- Optional to Include
- N/A Not Available or Not Applicable

Capability	Capability Detail	PPO	HRA	HSA
Benefits				
Benefit Steerage	Ability to steer members to network providers with discounted fees.	●	●	●
Low Deductible	Ability to administer low-deductible health plans	●	N/A	N/A
High Deductible	Ability to administer high-deductible and qualified high-deductible health plans	○	●	●
Pharmacy Carve Out	Ability to carve out pharmacy benefits and keep separate from medical claim administration.	●	○	N/A
Preventive Pharmacy Carve Out	Ability to carve out pharmacy claims for preventive care services and keep separate from medical claim administration.	N/A	N/A	○
Pharmacy Benefit Integration	Ability to share the deductible and out-of-pocket maximum for pharmacy claims.	○	○	●
Pharmacy Claim Integration	Ability to have member pay prescription drug claims out of consumer account.	N/A	○	○
FSA Compatibility	Ability to offer FSA or limited purpose FSA with consumer account.	○	○	○
Deductible Positioning	Ability to administer customized deductible positioning between member/employer	N/A	○	N/A

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Capability	Capability Detail	PPO	HRA	HSA
Care Management				
Utilization Management	Ensures that members receive the highest quality health care services in a cost-effective manner	○	○	○
Case Management	Identifies complex and catastrophic cases and coordinate cost-effective health care services for transplants, high-risk pregnancy, neonatal intensive care, behavioral health and cancer.	○	○	○
Disease Management	Targets to improve health outcomes for members experiencing chronic health conditions/diseases by providing education, coaching and continued assessment.	○	○	○
Health and Wellness Management	Identifies current and future health risks within employee population and provides information and support on how to reduce risk and achieve better health.	○	○	○
Maternity Management	Provides prenatal education and high-risk pregnancy identification for expectant members.	○	○	○
NurseLineSM	24/7 RN phone triage, health information and advice service, as well as audio health information library that provides in-depth information on over 1,100 health topics.	○	○	○
Managing Costs				
Debit Card	Deducts payments on qualified health care expenses directly from consumer account	N/A	○	●
Supplementary Benefit Discount Card	Member discount card providing additional discounts on health care products/services on noncovered services.	○	○	○
Communications				
Combined EOB Statements	Explanation of benefits which includes detailed medical and consumer account information.	N/A	●	N/A
Comprehensive Consumer Account Statement	Detailed statement on consumer account activity and balance.	N/A	N/A	●
Online Account Information	24/7 access to online Web tools which provides account, accumulation and activity information.	●	●	●
Plan Advisor	Specially-trained customer care experts dedicated to assist from pre-enrollment through life of plan.	○	○	○

All of the UMR health plan offerings have advantages:

- The UMR health PPO is easy to understand and administer, but insulates members from the cost of care
- The UMR HRA/HSA options help increase consumerism; encouraging members to spend health care dollars wisely and make a connection between their health and their wealth. It's central feature is the consumer account (HRA or HSA) exposing plan members to the direct cost of medical care

Regardless of the plan design(s) you choose, UMR offers a wide variety of creative incentive options to help your members engage in making optimal choices when it comes to their health and wealth.

UMR would be happy to assist you in selecting the benefit strategy that is right for you, based on your unique population and specific goals.

For more information about these plan offerings and pricing, contact your UMR representative.



The choice is yours

UMR lets you select the choices that are best for your organization.

