

Greetings from UMR!



Welcome to the Dignity Health benefits plan guide! The purpose of this booklet is simple: To help you get the most out of your health care plan.

As your benefits administrator, we'll walk you through the plan to give you a better understanding of what it all means. Of course our main goal is to provide you and your family with timely, accurate and caring service.

It starts here, but you also have a whole team of UMR customer service and benefits experts behind you whenever a need or question arises.

To help you reach us, we've included this list of key contacts and information. Stick it on your refrigerator or bulletin board if you wish, or place it in your wallet or purse, so it's there when you need it. You can also find this same information on your UMR ID card.

Your UMR customer service team is ready to help you!

Monday through Friday,
8 a.m. – 8 p.m. CST

A handy contact card for your fridge or wallet

My Dignity Health benefits information

- UMR Customer Service..... 1-877-217-7800
- Need ID Cards 1-877-217-7800
- UMR Care Management 1-866-494-4502
- 24-Hour NurseLineSM 1-877-950-5083
PIN 197
- Enroll in Maternity Management 1-866-494-4502

Your Pharmacy Provider

OptumRx, 1-877-559-2955
St. Joseph's McAuley Pharmacy
602-406-3970 or 1-888-294-8348

Find it online

Pre-enrollment: www.umar.com/welcomedignityhealth
Post enrollment: www.umar.com

Write us UMR
PO Box 30541
Salt Lake City, UT 84130-0541

Benefits provided by:



A UnitedHealthcare Company

Working with UMR

UMR provides benefits administration services to you and your employer.

Your employer has hired us to assist in managing your benefits plan. For example, we help new employees sign up to receive health benefits. We also process your health claims, making sure they are handled quickly and accurately.

UMR even has medical professionals on staff. They help coordinate your care if you are in the hospital or are dealing with a health condition.

Filing a claim

A claim is a request that your benefits plan pays for a health service.

You now have an easier way to file claims with UMR. In fact, we call it EZ Claim. We don't need any claim forms, except for prescription drug claims.

With EZ claim, your doctor submits your bills directly for processing. Your ID card has instructions on the reverse side for your doctor's office.

To file a claim, simply show your identification (ID) card at your doctor's office. If you're planning or scheduling a treatment or procedure, you can also write or call us beforehand to find out if it will be covered.

– more –



How do I contact UMR?

Simply call the toll-free number that will be located on the back of your UMR ID.



You will receive an explanation of benefits (EOB) form after your claim is processed. It will tell you:

- How much of your cost is covered
- Where checks will be sent
- What amount you are responsible for paying, if anything

Claim appeals

You may sometimes wish to have UMR review a claim decision. This is called an appeal. Appeals must be made within 180 days after you receive written notice of a denied claim. To file an appeal, send us a written request to the address on your ID card to have a claim reviewed.

After you have filed an appeal, UMR will notify you in writing of the final decision within the time limit listed in your employee benefit booklet.

Member services

UMR has assigned people to help you answer benefit and claim questions. They are trained on your specific benefit plan.

If you have any questions, you can reach a UMR Customer First Representative by calling the toll-free number on the back of your ID card.

We look forward to working with you!



Learn the language of health care



Let's face it. Understanding health and benefits terms is like learning a foreign language for most of us. Knowing the difference between coinsurance and copayment can be confusing. And deciphering an EOB from COB shouldn't require a PhD.

Fortunately, you don't need a foreign language professor or CIA code-breaker to understand all of these terms. That's because our own UMR team of language experts has already defined them for you, along with a few others. Check it out. Before you know it, you'll be speaking benefits as a second language!

What is a deductible?

Definition: The amount you have to pay before your plan pays for specified services. Deductibles are usually an annual set amount. A deductible may apply to all services or just a portion of your benefits. It depends on your benefits plan.

What is a coinsurance?

Definition: A set percentage of costs that are covered by your plan after your deductible has been paid. Your plan pays a higher percentage. You pay a lower percentage.

Tip...think percentage

What is a copayment?

Definition: A small set fee. It is paid each time you have an office visit, outpatient service or prescription refill. The fee is determined by your health plan. Copayments don't vary with the cost of service.

Tip...think set fee

What is an out-of-pocket?

Definition: The amount you pay out of your pocket for particular health care services during a particular period of time. An out-of-pocket maximum limits the amount you have to pay during a particular period of time.

What is coordination of benefits (COB)?

Definition: Many families are covered by more than one health plan. The coordination of benefits (COB) process determines which plan pays first. It also determines if the second plan will pay any remaining charges not covered by the first plan. The process makes sure your doctor doesn't get paid twice for the same service.

What is an explanation of benefits (EOB)?

Definition: An EOB is simply the statement explaining your benefits activity. It includes the services provided, the amount billed and the amount paid, if any. You should review your EOBs carefully. Call the customer service number on your ID card or visit www.umar.com if you have any questions about your EOB.

10 ways to control health care costs

Save money!

Everybody can play a role in controlling the rising cost of health care. In fact, there are many things you can do to reduce how much you spend on health care now and in the future.

1 Dignity Health Preferred Providers

The Dignity Health plans let you see any doctor you want. But you can save a bundle by seeing doctors that are part of the Dignity Health Preferred Network of providers. You can also visit providers in the UnitedHealthcare National network. Going to in-network doctors usually saves you 40 percent to 50 percent or even more off your bill.

2 Go generic

Generic drugs are the same as other medications, just without the brand name. The biggest difference is the price. Generics usually cost you 30 percent to 70 percent less than brand names.

3 Practice prevention

Preventive care includes things like physical exams, vaccines, blood tests and cancer screenings. These services can prevent you from getting sick or detect a health issue before it gets serious. Check your health plan to see if preventive care is covered in full or at discounted rates.

4 Get online

It makes sense to find out everything you can to make informed, cost-saving health care choices. That's why we offer a number of Web tools to help you assess health care options, pharmacy benefits and health coverage estimates using the Internet. Visit our Web site at www.umar.com.

5 Choose the right care

There is a time and place for everything. A trip to the emergency room may be needed if you are seriously injured or ill. Consider a cheaper option, like a walk-in clinic or urgent care, if you have a minor illness or issue, such as an ear infection. It may save you time as well as money.

— more —

Fast fact...

Generic drugs usually cost you 30 percent to 70 percent less than brand names.



Money Saving Tips

Save money!

Remember...

Review your explanation of benefits (EOB) statement to make sure you are properly billed.

6 Think long-term

Some people go to the doctor for minor reasons once they meet their yearly deductible. While that may not have an instant impact on health care costs, it is a major factor in driving up everyone's overall costs of care.

7 Eat right

A balanced diet can save you money. It keeps you healthier in the short-term and lessens the chances of developing more serious and costly medical conditions in the future.

8 Exercise

Just 30 minutes of walking or other regular exercise each day helps manage weight, stress and possibly your pocketbook. Exercise helps control and prevent high blood pressure and cholesterol, two of the major risk factors for heart disease.

9 Take care of yourself

The harmful effects of habits, such as tobacco use and alcohol abuse, are well known in regard to health issues such as cancer and heart disease. If you use tobacco products, seek help to try quitting. Practice moderation if you drink alcohol. Get help if stress or depression are an issue. You will feel better and also save a few dollars.

10 Review your EOB

Billing mistakes sometimes happen. Review your explanation of benefits (EOB) statement to make sure you are properly billed. Contact your doctor or other care provider if you suspect an incorrect charge.



You deserve an explanation



An explanation of benefits (EOB) is not a bill. It simply tells you everything you might want to know about your claims.

Among the more important things included on your EOB are:

- The service you received
- How much the service cost
- How much you may owe, if anything
- A notes section that explains the meaning of any special codes

- A section that shows how close you are to meeting any plan maximums

There is a second page that includes contact numbers if you have questions. It also tells you how to file an appeal if you want a claim decision reviewed.

UMR

SAMPLE

Page Dist Code

PO Box 30541 Salt Lake City, UT 84130-0541
1-800-826-9781
www.umar.com

Employee Member Number		Joe Patient 999999999	
Patient Notice Date		Joe Patient 01-11-12	
Employer Name		Customer Inc.	
Employer Number		7670-00-999999	

EXPLANATION OF BENEFITS NOTICE - THIS IS NOT A BILL

Patient Account: 05050505aa Claim Control Number: 12171769999

Service Description	Dates of Service From: To:	Amount Billed	Amount Not Payable	See Note Section	Less Deductible	Allowable Amount	%	Plan Benefit Amount	Amount Paid	Provider May Bill You
Emergency Care	01-01-12 01-01-12	\$100.00	\$25.00	908	\$50.00	\$25.00	80	\$20.00	\$20.00	\$55.00
TOTALS		\$100.00	\$25.00		\$50.00	\$25.00		\$20.00	\$20.00	\$55.00

Note Section
908 Provider negotiated discount. You are not responsible for this amount.

Payment To: XYZ Clinic Payment Date: 01-11-12 Payment Amount: \$20.00

Benefit Period	Benefit Level	Applied To Date
01-01-12	\$200 Ind Cal Yr Deductible	\$200.00Met
01-01-12	\$400 Fam Cal Yr Deductible	\$300.00
01-01-12	\$400 Ind Out-Of-Pocket	\$205.00
01-01-12	\$800 Fam Out-Of-Pocket	\$305.00

The type of service you received

How much the service cost

How much your benefits plan paid

How much you may owe (if anything)

Your code definition

Your plan maximums and how close you are to meeting them

A valuable connection



Congratulations! Your employer has given you access to a preferred provider organization (PPO) network through UMR. Here are a few frequently asked questions to help you understand what your PPO network is all about and the benefits of using it.

What is a PPO network?

A group of doctors and hospitals that have agreed to reduce what they charge for their services. Your PPO network is made up of Dignity Health Preferred providers and the UnitedHealthcare Choice Plus network providers.

What is a Dignity Health Preferred Provider?

Any doctor, hospital or other medical facility that is part of Dignity Health or Arizona Care Network (ACN). With over 2,300 physicians and 14 acute care/specialty hospitals. Visit www.umar.com/welcomedignityhealth or umar.com for a listing of providers that are part of the Dignity Health Preferred Network.

Why is a PPO important?

You will pay less for medical services if you see a preferred provider that is part of the network. Plus, there are usually no claim forms for you to worry about when you go to a PPO doctor or hospital.

Can I get medical services from a doctor or hospital that is not a part of my PPO network?

Yes, but you will pay more for their services and may need to submit a claim form.

How much will I save if I get services from a Dignity Health Preferred provider?

You can compare cost savings by looking at your schedule of benefits, which is found in your summary plan description.

– more –

What if my normal doctor is not part of my PPO network?

We encourage you to have your doctor apply to join. Here's how:

- Go to **umar.com**
- Select **Find a provider**
- Click **Medical**
- Scroll down to your provider network list
- The next page you will see has a link you can click to view and print application instructions for your doctor

Your PPO Network



*Get the most
from your
benefit plan...*

Use participating
network health
care providers
whenever possible.

Where can I get information about my PPO network?

Visit us at www.umar.com/welcomedignityhealth or www.umar.com. You can also call the customer service number on the back of your ID card.

How do I make sure I get my PPO discount?

Just show your UMR ID card when you visit your PPO network doctor or medical facility. It includes all the important information and phone numbers that are needed.

How do I find a network doctor or hospital?

You can call the toll-free phone number on the back of your UMR ID card or go to www.umar.com/welcomedignityhealth or www.umar.com and click **Find a provider**.



Find what you need at umr.com

Getting your benefits information is easy using umr.com. You'll be able to find everything you're looking for in no time!

If you have previously registered, enter your username and password here.



If you have not registered, click New user? Register here.

Find Dignity Health Preferred Providers and UnitedHealthcare Choice Plus providers.

www.umar.com

Personal home page

The place to find what you'll use the most

myMenu

One-click access to claims, coverage and other resources.

I need to...

Another easy way to find what you want fast.

Update your information

Select either the Other Insurance or Accident Details icon and follow the prompts to update your information. It's that easy!

Benefits snapshot

A short summary of your benefits.

Shortcuts

Simple icons for quick access to key resources and information.



Claims

A paper-free and pain-free way to view your claim activity

Claim search

Set up your search preferences by dependent(s), claim type, time period and status.

Claim search results

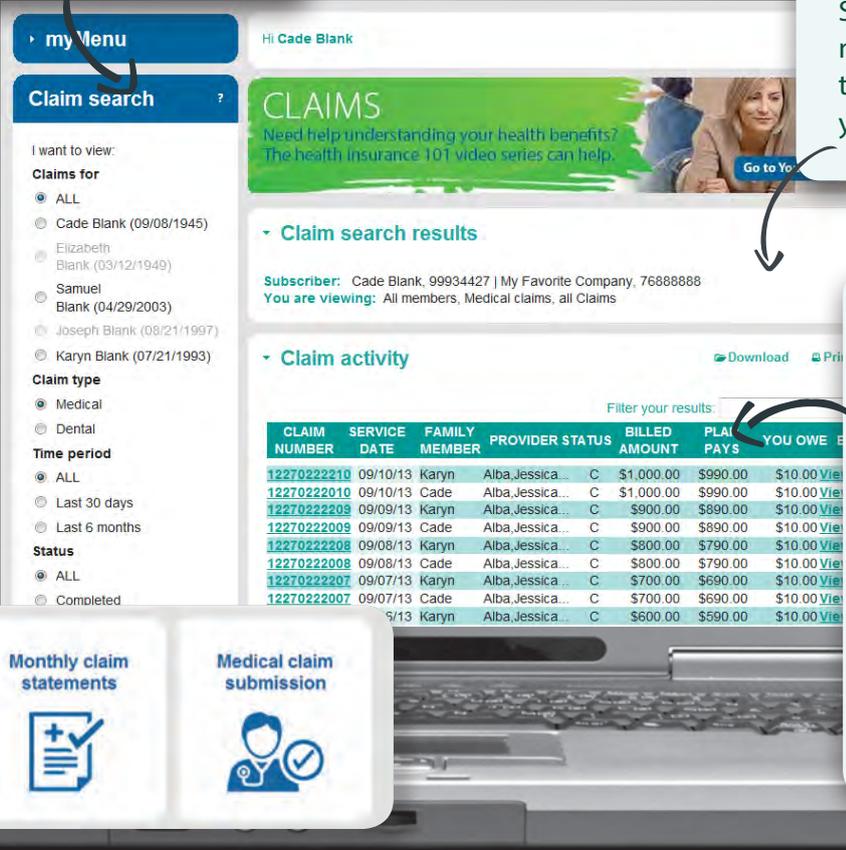
Shows the member name(s), claim type, time period and status you selected.

Claim activity

Find out how many claims have been processed, how many are in process and if any require more action. Also shows the amount the plan paid, what you may owe (if anything) and provides a link to your explanation of benefits (EOB).

Shortcuts

Provides quick access to details, such as how your health care dollars are being spent, your monthly statements and medical claim submission information.



Filter your results:

CLAIM NUMBER	SERVICE DATE	FAMILY MEMBER	PROVIDER STATUS	BILLED AMOUNT	PLAN PAYS	YOU OWE
12270222210	09/10/13	Karyn Alba, Jessica...	C	\$1,000.00	\$990.00	\$10.00 View
12270222010	09/10/13	Cade Alba, Jessica...	C	\$1,000.00	\$990.00	\$10.00 View
12270222208	09/09/13	Karyn Alba, Jessica...	C	\$900.00	\$890.00	\$10.00 View
12270222009	09/09/13	Cade Alba, Jessica...	C	\$900.00	\$890.00	\$10.00 View
12270222208	09/08/13	Karyn Alba, Jessica...	C	\$800.00	\$790.00	\$10.00 View
12270222008	09/08/13	Cade Alba, Jessica...	C	\$800.00	\$790.00	\$10.00 View
12270222207	09/07/13	Karyn Alba, Jessica...	C	\$700.00	\$690.00	\$10.00 View
12270222007	09/07/13	Cade Alba, Jessica...	C	\$700.00	\$690.00	\$10.00 View
	09/07/13	Karyn Alba, Jessica...	C	\$600.00	\$590.00	\$10.00 View

www.umar.com

Benefits & coverage

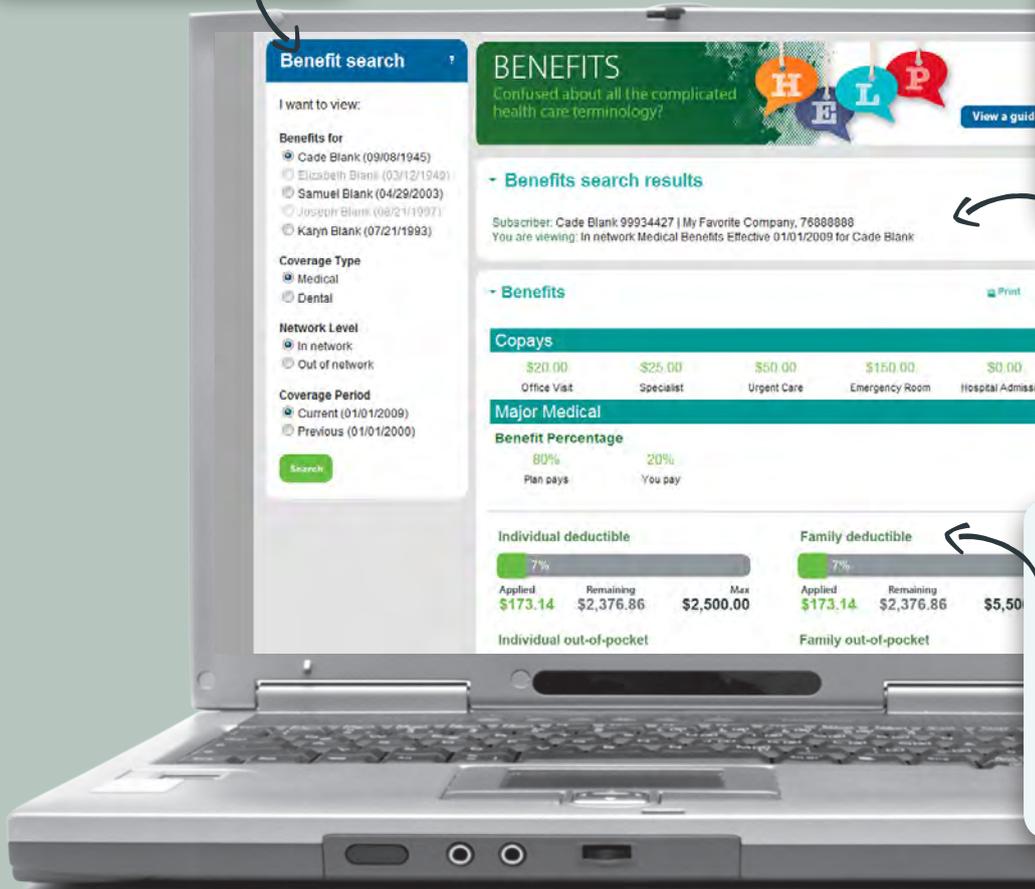
An at-a-glance summary of your plan

Benefit search

Set up your search preferences by dependent(s), coverage type, network level and coverage period.

Benefit search results

Shows the member name(s), coverage type, network level and coverage period you selected.



Benefit summary

Shows all your benefit information, including copays, coverages and how much you have paid toward deductibles and out-of-pocket maximums.

Health center

Resources to help you make healthier decisions

Getting care

Find a provider, get first aid information, explore health education tools and learn when to seek emergency care vs. urgent or traditional care.

Healthy living tips

Explore videos and health articles, learn about preventive care, find health tracking apps and step-by-step instructions to realize your own health vision.



Pharmacy

Access to your prescription information

Through our partnership with OptumRx, we are able to provide you with direct access to your prescription information from the UMR portal.



Click here to:

- Locate a pharmacy
- Manage your account
- Learn more about general health topics
- Shop for over-the-counter products
- Get the help you need or contact us

www.umar.com

ID card

Copy, order or fax in an instant

I want to

Allows you to easily order an ID card or fax a copy of your ID card.

View your ID card

Shows all the details of everything that is included on the front and back of your ID card, including your member ID, group number and customer service number (located on the back).



www.umar.com

Mobile Web

Access to your health benefits anywhere, anytime using your mobile phone browser.

Just use the same username and password that you use on our full site. What's even better — there's no app to download, nothing to install, no waiting.

What's new

Find out about new tools and information to help you live a healthier life.

Log in

Log in here to get instant access to all our mobile inquiry tools.

Find a provider

Need to find a doctor fast? Access an alphabetical listing of network providers without logging in.

View, scan or fax your ID card

View your ID card, allow your provider to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider.

Find a provider

Find an in-network provider while you are "on the go".

Simplified navigation

- Home – Return to the main menu.
- Menu – Display the menu.
- Gear – Log out or learn more about UMR and our mobile site.

Need help?

Click the question mark any time you are confused about a term or benefit and get an explanation.

Look up claims

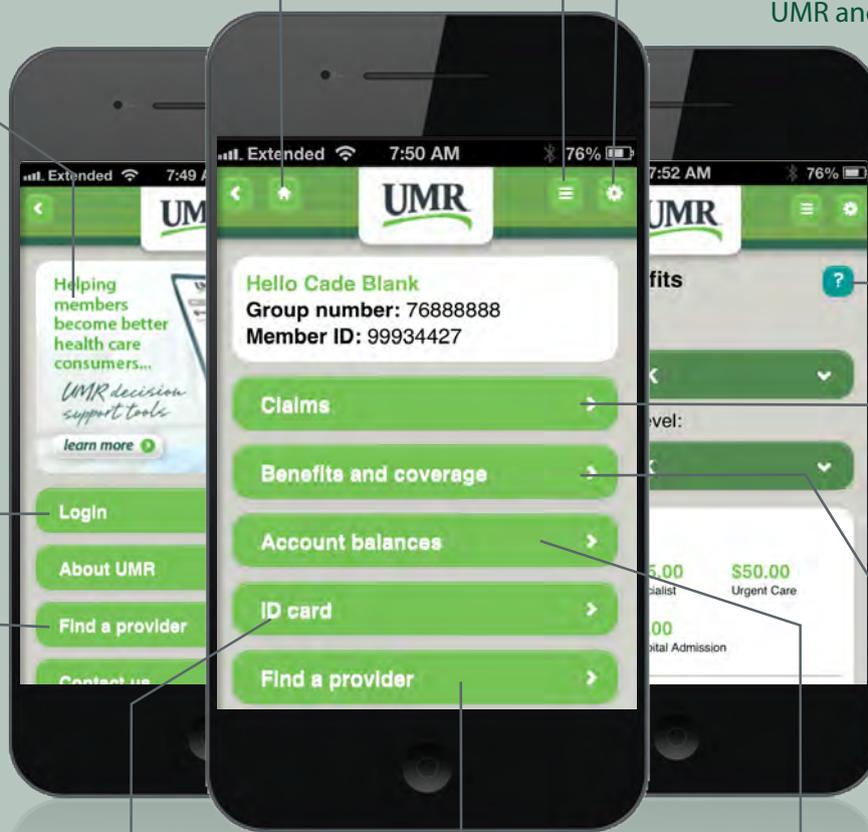
Look up a claim for yourself or an authorized dependent.

Check your benefits

View medical and/or dental benefits, as well as persons covered.

Access account balances

Look up balances for your special accounts.



www.umar.com

Note: The images above reflect available features within our mobile site. These features may or may not be available to all users depending on your individual and/or company benefits.

Health Education Library

Your key to better health information



There are articles, images, videos and other visuals on diseases, conditions, symptoms, medications, injuries, surgeries, procedures and preventive health tips. This wealth of health knowledge comes in a variety of forms, including:

- A.D.A.M. Health Multimedia Encyclopedia
- Care Guides
- DrugNotes
- Drug Interactions
- Symptom Navigator

HEALTH EDUCATION LIBRARY

Symptom Navigator

Where does it hurt?

This tool will help you to decide whether to treat at home or see a doctor. Each topic addresses possible causes of the symptom, how to self treat, when it is an emergency, when you should call a doctor, and how to prevent it in the future - all in one easy step. **Click a region of the body to begin.**

Just click on an area of the body or select from a list of nearly 300 symptoms to quickly find what you need to know.

Over 1,600 diseases and conditions are covered in male, female, adult and child views.

Male Adult Front
Female Child Back

All Symptoms

www.umar.com

Health education library



It's easy to get started. Just look for the **Health education library** tile on your personal home page.

Health Plan Cost Estimator

Your doorway to comparing health plan options



The Health Plan Cost Estimator is the first step to better health plan comparison shopping. It's perfect for making pre-enrollment plan decisions.

Compare premiums, health care usage costs, employer contributions.

Compare annual plan costs and per-paycheck contributions.

Calculate and optimize account contributions and tax savings.

Print estimates, download plan summaries or add your own plan estimate.

	Template 1 - HSA Estimate Details	Template 2 - HRA Estimate Details	Template 3 - FSA Estimate Details
Employee Plan & Healthcare Usage Costs			
Employee Plan Premium	\$0	\$0	\$0
Employee Healthcare Usage Costs	\$200	\$200	\$200
Employer Health Account Contributions	\$0	\$0	\$0
Total Annual Employee Healthcare Costs	\$200	\$200	\$200
Employee Healthcare Account Contributions & Tax Savings			
Health Account Calculator Instructions	Health Savings Account Calculator	Flexible Savings Account Calculator	Flexible Savings Account Calculator
HSA Contribution Amount:	\$0	FSA Contribution Amount:	FSA Contribution Amount:
	\$0		\$0
Summary of Plan Costs & Contributions			
Annual Plan Costs for Comparison	\$200	\$200	\$200
Per Paycheck Deductions to Pay Annual Plan Costs	\$0 Bi-Weekly	\$0 Bi-Weekly	\$0 Bi-Weekly

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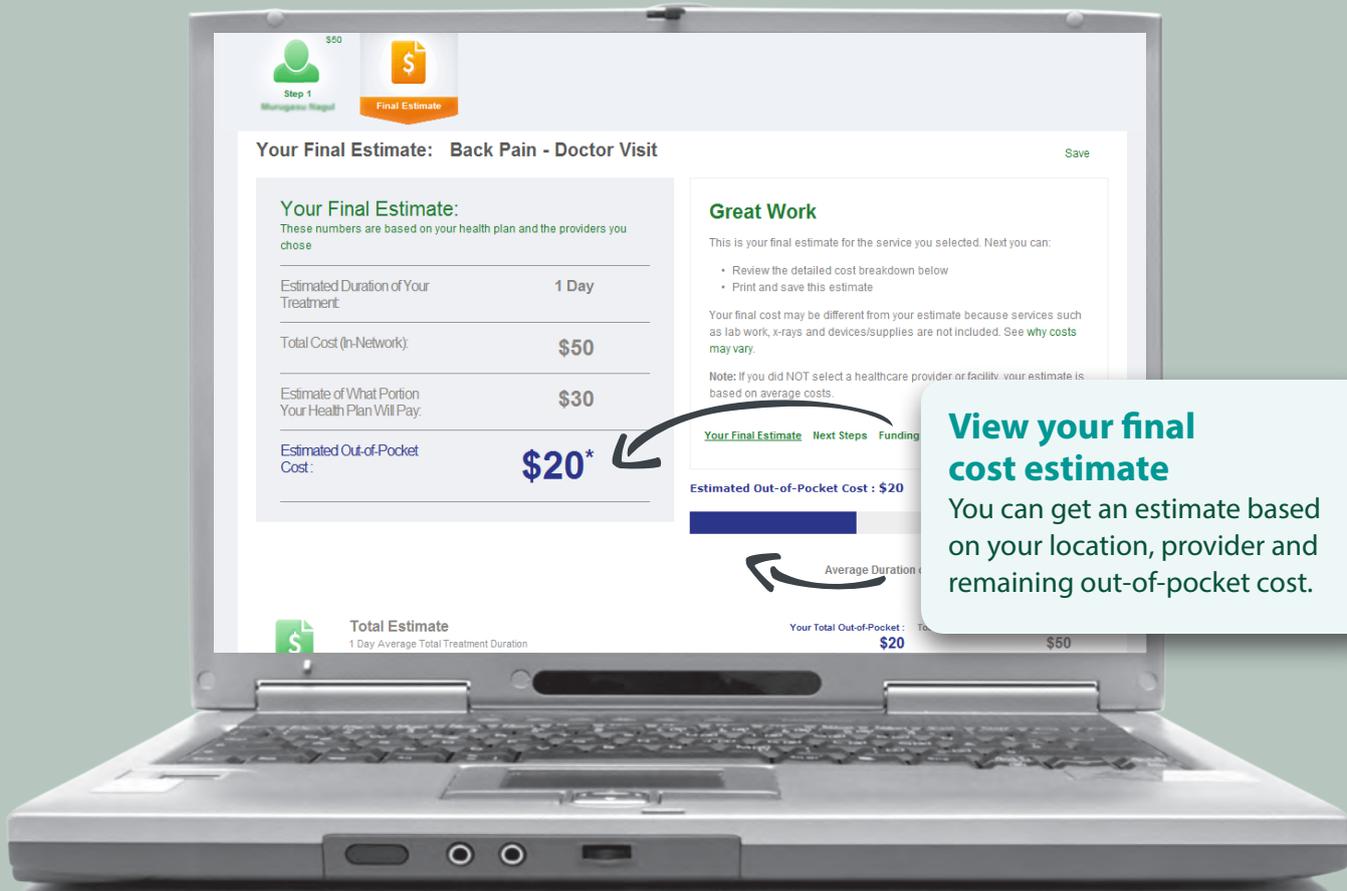
It's easy to get started. Just look for the **Plan cost estimator** tile on your personal home page.

myHealthcare Cost Estimator (myHCE)

Your window to cost transparency and quality care



myHCE allows you to research treatment options and learn about the recommended care and estimated costs associated with your selected treatment option. You can even access quality and efficiency measurements for participating providers.



www.umar.com

Health cost estimator



It's easy to get started. Just look for the **Health cost estimator** tile on your personal home page.

A valuable part of your medical benefits

Few things in life are more important than the health of you and your family. Fortunately, you have UMR Care Management on your side to help you understand all your medical care options.

UMR Care Management is a staff of experienced, caring nurses (RNs) who help you get the most out of your health plan benefits. They work with you, your doctors and other medical advisors to get the services that best meet your needs.

Our expert nurses can guide you before, during and after your medical care. They will listen to your concerns, answer questions and explain your options.

Helpful support in any situation

Whether you're having a baby, have an emergency hospitalization or need non-emergency care, our nurses are there for you.

For example, we can assist you during a hospital stay, after you are released and with your home care. You can concentrate on getting well knowing your care management nurse will review your progress with your doctor.

As an added bonus, our services can save you money and prevent delays in your medical claim processing.

— more —



Our services can save you money and prevent delays in your medical claim processing



You will also learn about quality medical services and become a more informed health care consumer.

Here for you in times of crisis

Hopefully, you or a family member never experience a serious injury or long-term illness. But if you do, we will have UMR nurses on the case at no cost to you.

In fact, we call them nurse case managers. They will assist with your medical care and treatment by:

- Helping negotiate treatment from the beginning of your care to recovery

- Helping you look at treatment needs and options under the direction of your doctor
- Serving as your advocate with your benefits administrator
- Providing an understanding of any complex issues to your claims payer
- Helping you better understand your health benefits



Important note...

Your doctor remains solely responsible for decisions concerning your medical treatment and care.

Maternity management

A healthy baby starts with a healthy you

The idea behind UMR's maternity management program is simple: Healthier women are more likely to have healthy babies.

So if you are thinking of having a baby or already expecting, this is the program for you.

Maternity management can teach you how to reduce your risk of complications and prepare you to have a successful, full-term pregnancy and healthy baby.

What the *expecting* can expect

From the time you start thinking about having a family to after your baby is born, our maternity management program can support you every baby step of the way.

Here's what you can expect:

- Our experienced nurses will help you understand your health risks before you become pregnant
- When the time arrives, our registered nurses will provide timely pre-birth education and follow-up calls. They will also refer you to case management if a serious condition arises
- Your nurse coach will call you each trimester and then one time after your baby is born
- If you are identified as high-risk, a nurse case manager will monitor your condition. The nurse will also work to reduce your claims costs throughout your pregnancy and after delivery

— more —



Join Today!

You can enroll yourself by calling the number on the back of your member ID card.

You can also go to

umr.com





Maternity Management...

if you are thinking of having a baby or already expecting, this is the program for you.

What you will get

A big part of the program is one-on-one phone calls with a nurse who:

- Provides complete pre-pregnancy and pre-birth assessments
- Answers your questions
- Shares information before and during your pregnancy
- Encourages you to call when you have questions or concerns
- Calls after delivery to see how you and your baby are doing

Another important part is free educational mailings. They include a choice of high-quality books and materials. The materials contain helpful information about pregnancy, early labor, childbirth, breast feeding and infant care.

How to sign up

There are two ways you can join the program:

- You can enroll yourself by calling the number on the back of your member ID card. You can also go to **umr.com**.
- You can wait to be invited if you are identified as pregnant through a health risk assessment or other program referrals

Free incentive

If you enroll during the first or second trimester and actively participate in the program, you will receive a free incentive as a thank-you!

Disease management

A program that could change your life



When you face a new or existing medical challenge, it's nice to have a team of experts on your side. That's exactly what's available to you and your dependents through the UMR Disease Management program.

This program is designed to help participants better manage their chronic conditions. By controlling their conditions, participants can feel good and do the things they really want and need to do.

Free coaching

If you're at high risk, you'll be paired with a coach to work on new ways to improve your health. After completing your coaching sessions, you may receive periodic phone calls and materials to help you stick with your new, healthier habits.

Whether you sign up for coaching or not, all program members receive newsletters and communications on making healthy changes.

Web support

We provide helpful online tools to help you reach your health goals. You can set goals, track your progress, keep a personal health record and more.

Don't miss this opportunity

All members with a chronic condition can benefit from disease management. Our goal is to give you important information you can share with your doctor to help you receive the best care possible.

Higher risk members will be contacted and invited to participate in coaching sessions. It's like having your own personal trainer and a program that could change your life.

Selected conditions

The disease management program helps people with these chronic conditions:

- Asthma
- Congestive heart failure
- Diabetes
- Heart disease
- Hypertension (high blood pressure)
- Chronic obstructive lung disease (COPD)
- Depression

The UMR Disease Management program is free and completely confidential.

Health and wellness

Add years to your life and life to your years



The best way to treat a chronic medical condition is to prevent it from happening in the first place. That's the main goal of the UMR Health and Wellness program.

Most chronic medical conditions can be prevented through healthy lifestyle choices. Our program evaluates your risk for developing a chronic disease and supports you in making changes to live a healthier life.

Assessing your health

A clinical health risk assessment (CHRA) helps judge your risk for getting a chronic disease so you can take action to reduce the chances. It includes questions about your medical history and lifestyle habits.

Report card

Your CHRA response help produce a personal report that shows your areas of strength and areas for improvement.

If the report shows you are at high risk for a chronic condition – such as diabetes or heart disease – you may want to share it with your doctor. Together, you can discuss ways to reduce your risks and avoid or delay developing a chronic disease.

– more –

Fast fact...

The UMR Health and Wellness program is **free** and **completely confidential**.



Care Management



Free coaching

Your plan may include access to a personal health coach.

If so, your health coach will help you better understand your areas of risk. The coach will also suggest realistic actions to help you reach your personal health goals.

Web support

We provide helpful online tools to help you reach your health goals. You can set goals, track your progress, keep a personal health record and more.

Action plans

By enrolling in an online action plan, you can participate in programs specific to your health needs. Examples include heart disease prevention, how to stop smoking, managing stress and weight management.

Personal health record

This online tool gives you a secure location to record your medical history, medications and emergency contacts. You can print the information and give it to your doctors.

Something for everybody

Regardless of your risk level, we encourage you to take part in managing your health. By simply taking screening tests and immunizations and making healthy lifestyle changes, you could add years to your life and life to your years!

Bonus

You have access to helpful online tools to set goals, track your progress, and keep a personal health record.

24-hour NurseLineSM

You have questions, our nurses have answers



Nobody likes to feel alone when it comes to their health. When we have questions about a medical issue, we want answers fast - even if it's not an emergency.

So if you find yourself up late with a sick child, or worrying about a recent diagnosis or upcoming surgery, we're here for you.

Let's talk!

A call to UMR's NurseLine service will connect you to a team of registered nurses who can answer your questions and provide advice.

Our nurses are standing by to help any time of day, seven days a week. We even have nurses available to chat live with you online at umr.com.

Best of all, it's part of your health benefits, so there is no cost to you.

Reach out by phone

Calling NurseLine is easy. Simply dial the toll-free phone number on the back of your member ID card, and your call will be answered in 36 seconds, on average.

Your nurse can help you choose the right health care setting for an illness or injury, or offer information about common health issues or symptoms.

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