

You deserve the best from your health care benefits. **Let's talk.**



We think it's time you had someone in your corner to help take the worry out of your health care decisions. Our specialized team of plan advisors will listen to your questions and talk you through your options.

It's about time

Your time is important to us. Our plan advisors can quickly connect you to the answers you're looking for, so you can get on with your day.

But there's no rush. If you have more than one thing on your mind, we'll take our time to make sure you have all the information you need to make the right health care choices for you and your family.

This is personal

A real person who's focused on serving you will answer the phone when you call. We'll talk about the issues that are important to you and offer suggestions based on your personal needs and goals.

And if you'd like us to connect you to additional resources, we're willing to stay on the line with you through the end of your call.



**IT ALL STARTS
WITH A
SINGLE CALL**

866-561-7528

*Our plan advisors are here for you weekdays from 7 a.m. to 7 p.m.
Central time.*

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Whether your question is common or complex: We're here to make it easy for you. Here's a look at some of what you can do when you talk to a plan advisor:



VISIT US ANYTIME ONLINE AT UMR.COM/FMOLHS

Sign up for online services and get quick and easy access to your claims and benefit information. With umr.com/fmolhs, you can:

- Look up network providers
- Access commonly used forms
- Review your financial activity
- Find tools for improving your health

You can even log in on the go with your smart phone or mobile device.

1 Set up a visit with the right doctor for you

Part of our job as plan advisors is to match you with high-quality health care providers where you live. Choosing which doctor to go to is always up to you. But we can point you to where you'll find the highest level of benefits, so you won't pay more than you need to.

And while we have you on the line, we can help you schedule an appointment with the provider you choose. When we're done, ask us to email you the details to add to your calendar at home.

2 Know if you're covered and what it costs

We know health care can sometimes be confusing. We can explain what certain words mean and go over the details of your benefits with you, so you won't be caught by surprise.

Ask us to look into a recent medical claim to make sure it was paid correctly. Or check to see what your out-of-pocket costs would be for different services. Then check to see how much you have paid – and how much you have left – on your individual or family deductible.

3 Find free advice for better health

We want to make sure you don't miss out on any resources that can help you live a healthier life. Ask us what services are included in your benefits that might help you deal with a serious illness or health care event, now or in the future. Or ask us what types of health screenings or preventive care doctors might recommend for you to spot early signs of trouble ahead.

We're here for you

Our plan advisors are available weekdays from 7 a.m. to 7 p.m. Central time. If you call during our off hours or over the weekend, you can still speak to a knowledgeable representative about your claims and benefits questions. And if you need additional help, we'd be happy to have a plan advisor call you back during our business hours.



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