

# WELCOME

Orlando Health

UMR is here for you



**ORLANDO**  
HEALTH®

**UMR**<sup>SM</sup>

A UnitedHealthcare Company



# Greetings from UMR!

Welcome to the Orlando 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.

**We're available for you:**

**24 hours a day, 7 days a week**



A handy contact card for your fridge or wallet

### My Orlando Health benefits information 2019 Plan Year

- UMR Customer Service..... 1-844-614-8435
- Need ID Cards ..... 1-844-614-8435
- UMR Care Management ..... 1-844-614-8435

**Your Preferred Provider Network**  
Orlando Health Network

**Your Pharmacy Provider**  
OptumRx

**Find it online at**  
[www.umar.com/orlandohealth](http://www.umar.com/orlandohealth)

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



# Health benefits with a personal touch

UMR wants you to feel confident you're making the right choices about your family's health. So we've assigned a team of plan advisors to answer your questions and help you get the most from your health care benefits.

A single call to UMR can put you in touch with a benefits specialist who can help make health care easier for you. We can quickly look up details about your medical coverage and information about claims for recent services you may have received.

## Get help finding a doctor who's right for you

A big part of our job is to match you with high-quality health care providers where you live. We can point you to network doctors and facilities where you'll receive the highest level of benefits, so you won't pay more than you need to.

And we'll even stay on the line with you to help schedule your appointment.

## Know if you're covered and what it might cost

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.

## Ask about free resources to help you stay healthy

Your plan advisor can tell you about how your benefits can support you in reaching your health goals. That may include resources for dealing with a serious illness, or preventive care doctors might recommend for you.



Talk to a  
real person  
about what's  
important  
to 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 co-insurance and co-payment 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.

## 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 co-insurance?

**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 co-payment?

**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. Co-payments 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.

– more –



## Still confused?

Go to [justplainclear.com](https://www.justplainclear.com) for a searchable glossary of health care terms.

### 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](http://www.umar.com) if you have any questions about your EOB.





# 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.

Page 1

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

|                  |   |
|------------------|---|
| Employee         | Joe Patient   |
| Employee Address | 1234 W SUNSHINE BLVD<br>STE 100A<br>BEST CITY US 12345-9876 |
| Member ID        | 999999999   |
| Patient          | Joe Patient   |
| Notice Date      | 02-15-18  |
| Employer Name    | Customer Inc.   |
| Group Number     | 76-999999   |

**EXPLANATION OF BENEFITS NOTICE – THIS IS NOT A BILL**

Provider: Physician, Joe, MD      Patient Account: 1234567890      Claim Control Number: 9999999999

| Service Description | Dates of Service From: To: | Amount Billed   | Amount Not Payable | See Note Section | Less Deductible | Co-Pay Amount  | Allowable Amount | %  | Plan Benefit Amount | Amount Paid     | Provider May Bill You |
|---------------------|----------------------------|-----------------|--------------------|------------------|-----------------|----------------|------------------|----|---------------------|-----------------|-----------------------|
| Emergency Care      | 02-01-18 02-01-18          | \$500.00        | \$100.00           | 908              | \$50.00         | \$25.00        | \$325.00         | 80 | \$260.00            | \$260.00        | \$140.00              |
| <b>Totals</b>       |                            | <b>\$500.00</b> |                    |                  | <b>\$50.00</b>  | <b>\$25.00</b> | <b>\$325.00</b>  |    | <b>\$260.00</b>     | <b>\$260.00</b> | <b>\$140.00</b>       |

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

Payment To: XYZ Clinic      Payment Date: 02-15-18      Payment Amount: \$260.00

| Benefit  | Benefit Level                       | Applied To Date |
|----------|-------------------------------------|-----------------|
| 01-01-18 | \$200 Out Net Ind Cal Yr Deductible | \$200.00 Met    |
| 01-01-18 | \$400 Out Net Fam Cal Yr Deductible | \$300.00        |
| 01-01-18 | \$400 In Net Ind Cal Yr Deductible  | \$205.00        |
| 01-01-18 | \$800 In Net Fam Cal Yr Deductible  | \$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

# 10 ways to control health care costs

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 See preferred doctors

Most health plans let you see any doctor you want. But you can save a bundle by seeing doctors that are part of your plan's preferred network of health care providers. Going to a preferred, in-network doctor usually saves you 20 percent to 30 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 review your health care options, pharmacy benefits and health coverage estimates using the Internet. Visit our website at [umr.com](http://umr.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.

## 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 unhealthy habits, such as tobacco use and alcohol abuse, are well known in regard to health issues like 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.



### Remember...

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





# 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!

Click Login/Register to enter your username and password, or select Register to sign up for online services.



# A launch pad for all your health benefit questions

From your personalized home page, you can see a summary of your benefits, link to key areas of the site using myMenu, and can chat with a UMR customer service team member.

## myMenu

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

## Click to chat

You can click to chat with a Customer First team member 24 hours a day, seven days a week.

## Benefits snapshot

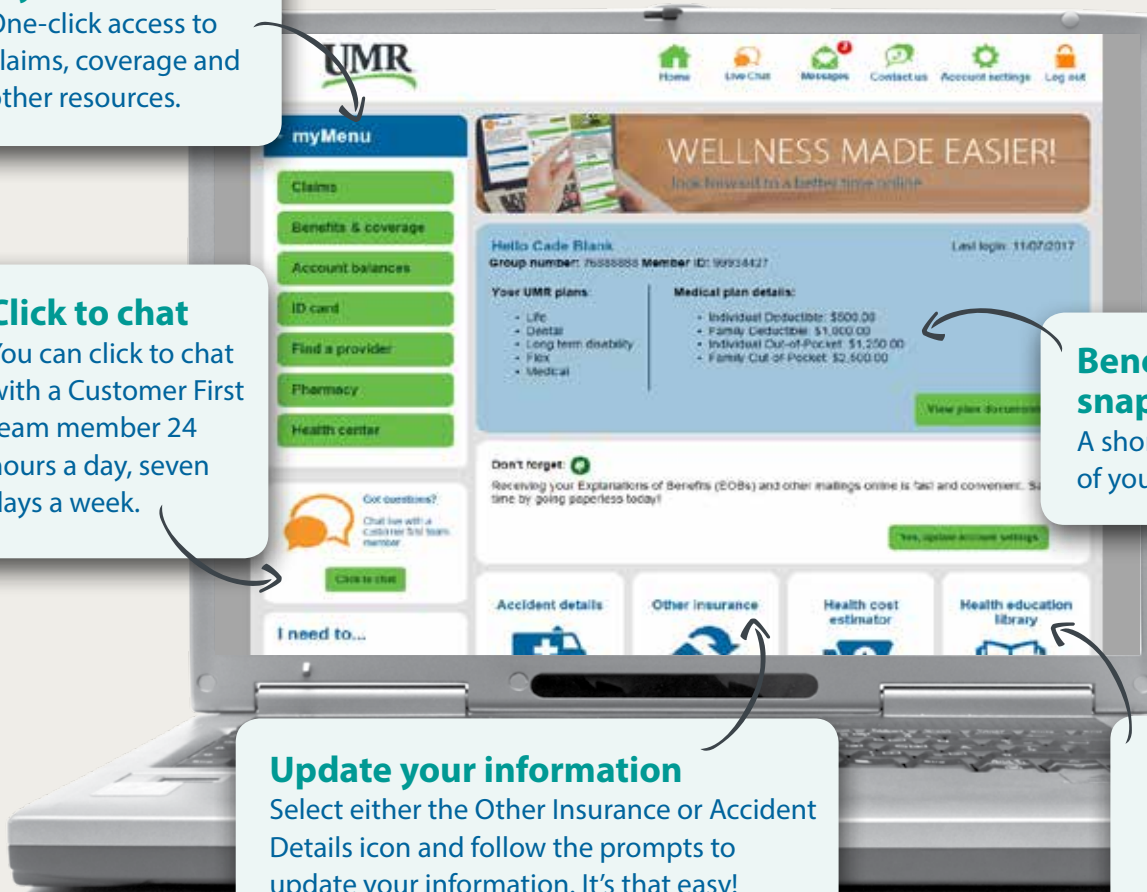
A short summary of your benefits.

## Update your information

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

## Shortcuts

Simple icons for quick access to key resources and information.

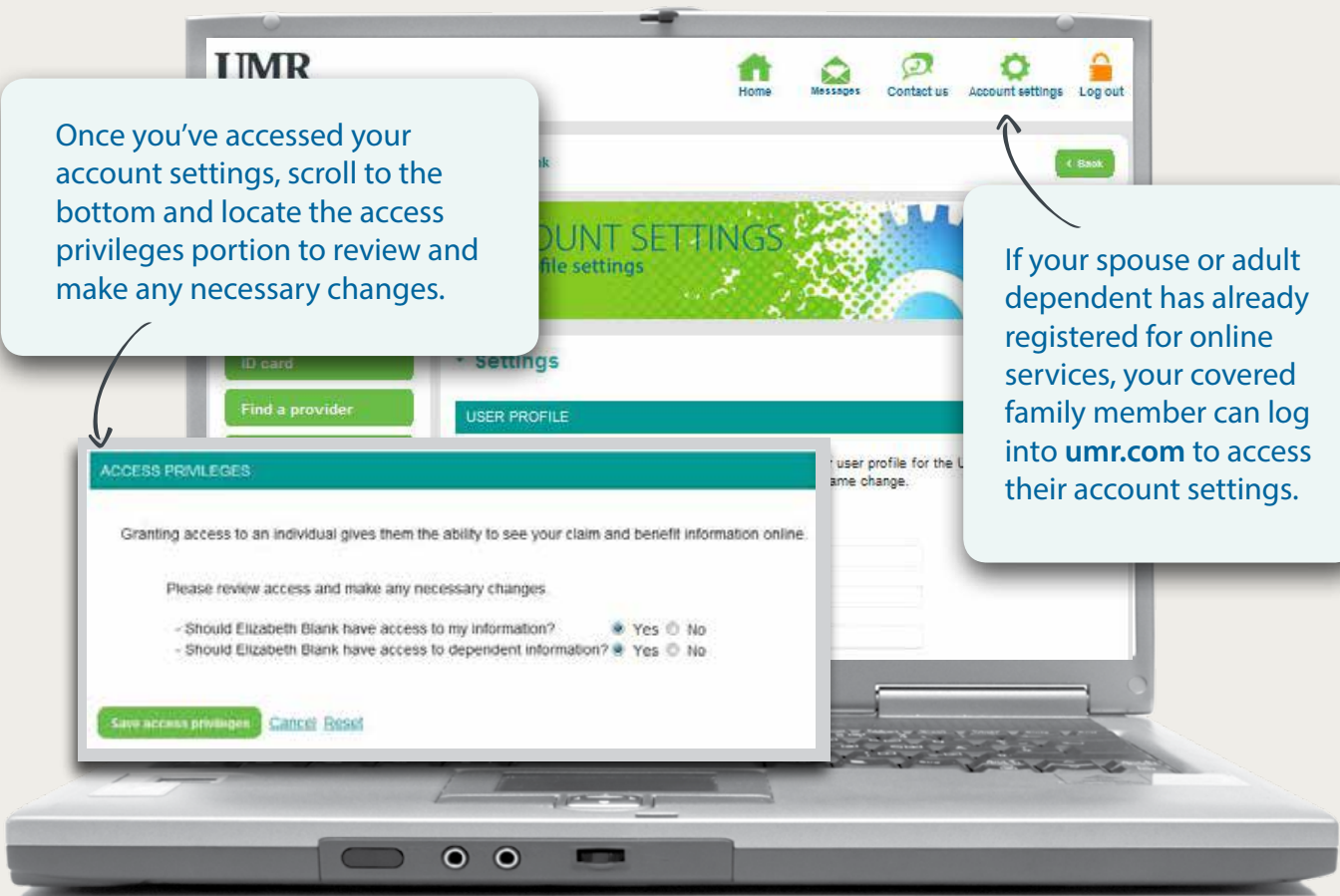


# Protecting your health information

UMR follows strict rules and security procedures to ensure your information stays safe and is accessed only by you or authorized providers and/or representatives. If you, your spouse or a dependent age 18 or older wishes to allow online access to another covered family member, each member must grant access to view his or her information:

Once you've accessed your account settings, scroll to the bottom and locate the access privileges portion to review and make any necessary changes.

If your spouse or adult dependent has already registered for online services, your covered family member can log into **umr.com** to access their account settings.



**Not registered?** Dependents will be asked during the registration process to select family members they will allow to view their personal health information. To register, have your covered family member visit **umr.com** and select **New User? Register here.**

# View your claim activity

## Claim search

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

Claim type

Medical  
 Dental

Time period

ALL  
 Last 30 days  
 Last 6 months  
 Date range:  -

Status

ALL  
 Completed  
 In-progress  
 Denied  
 Pre-treatment estimate

[Advanced member search](#)

## Take action

When you need to take action on a claim, UMR will let you know. Claims are sometimes put on hold because we need other information from you. Now you can easily **Click here** to give us the information needed to process your claim.

## Get all the details

You have the option to view a PDF of your EOB or click the **View claim details** link to see more information about a claim.

## See your total spend

You can see how much you and your employer plan have paid toward your medical and/or dental expenses based on your search parameters.

Subscriber: Cade Blank, 99934427 | My Favorite Company, 76658888  
You are viewing: All members, Medical claims, all Claims

### - Claim activity

Show 10 entries

| CLAIMS INFORMATION   | SERVICE DATE | PROVIDER           | BILLED AMOUNT | PLAN       |
|--|--------------|--------------------|---------------|------------|
| Patient: Karyn Blank<br>Claim #: 17053123456<br><a href="#">View claim details</a><br><a href="#">View EOB</a>     | 02/17/17     | Megraw, John, M.D. | \$572.00      | \$311.77   |
| Status: Completed  |              |                    |               |            |
| Patient: Karyn Blank<br>Claim #: 17055123456<br><a href="#">View claim details</a><br><a href="#">View EOB</a>     | 02/17/17     | Valley Hospital    | \$1,351.00    | \$1,111.77 |
| Status: Completed  |              |                    |               |            |
| Patient: Elizabeth Blank<br>Claim #: 17061123456<br><a href="#">View claim details</a><br><a href="#">View EOB</a> | 02/03/17     | Horn, Gregory, Dc  | \$290.00      | \$0.00     |
| Status: Denied - Accident info needed from pt. Action needed: <a href="#">Click here</a>                           |              |                    |               |            |
| Patient: Cade Blank<br>Claim #: 17036123456<br><a href="#">View claim details</a><br><a href="#">View EOB</a>      | 01/29/17     | Moore, John, Dc    | \$370.00      | \$0.00     |
| Status: Completed  |              |                    |               |            |
| Patient: Cade Blank<br>Claim #: 17036123456<br><a href="#">View claim details</a><br><a href="#">View EOB</a>      | 01/29/17     | Horn, Gregory, Dc  | \$745.00      | \$69.30    |
| Status: Completed  |              |                    |               |            |

You are viewing 1 - 10 of 18

|                             |                            |                       |
|-----------------------------|----------------------------|-----------------------|
| \$11,172.52<br>TOTAL BILLED | \$3,611.77<br>PAID BY PLAN | \$2,657.51<br>YOU PAY |
|-----------------------------|----------------------------|-----------------------|

Previous 1 2 Next

# Benefits and coverage summary at-a-glance

Know how much you've contributed to your deductibles and out-of-pocket expenses using this easy-to-read summary.

## Benefit search

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

## Get more details

Sometimes you need to know about a specific benefit or procedure and what is covered in your plan. Select from the drop down of **Additional benefits** information to get more details. Or, click on the **Summary plan description** button if you still can't find what you are looking for.

## Benefit summary

Shows helpful benefit information, including co-pays, coverages and how much you have paid toward deductibles and out-of-pocket maximums.

**Coverage Type**  
 Medical  
 Dental

**Network Level**  
 In network  
 Out of network

**Benefit Period**  
 Current (01/01/2017)  
 Previous (01/01/2009)  
 Previous (01/01/2000)

**Search**

**Benefits**

**Copays**  
\$20.00 Office Visit    \$25.00 Specialist    \$60.00 Urgent Care    \$150.00 Emergency Room

**Benefit percentage**  
80% Plan pays    20% You pay

Accumulator period: 01/01 - 12/31

**Individual Annual Maximum**  
\$1,350,000.00 to go  
\$150,000.00 out of \$1,500,000.00

**Individual Lifetime Maximum**  
This does not apply to your plan

**Individual Deductible**  
\$0.00 to go  
\$500.00 out of \$500.00

**Family Deductible**  
\$0.00 to go  
\$1,000.00 out of \$1,000.00

**Individual Out-of-Pocket**

**Additional benefits** Print Help

to know more about?

- Mental, Alcohol and Drug
- Routine Wellness Adult
- Routine Care for Children
- Chiropractic**
- Therapy
- Prior Authorization Requirements

**Chiropractic**  
**Chiropractic All:**  
major medical benefits apply  
Dollar amount maximum: \$500.00 per calendar year.

**Office Visits Copay:**  
\$25 copay per visit/major medical benefits apply

Not sure what you are looking for?  
View/download a PDF of your plan summary information using the buttons below.

**Summary plan description**

# Health information all in one place

## Online health information: up-to-date and ad-free

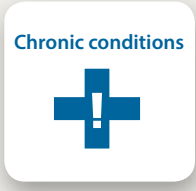
- Search your health symptoms
- Understand your treatment options
- Learn about drug interactions
- Find first aid information

## Our top picks for healthy eating and exercise

- Get the essentials on men's, women's and kids' health
- Watch step-by-step recipe videos
- Log your exercise and activity

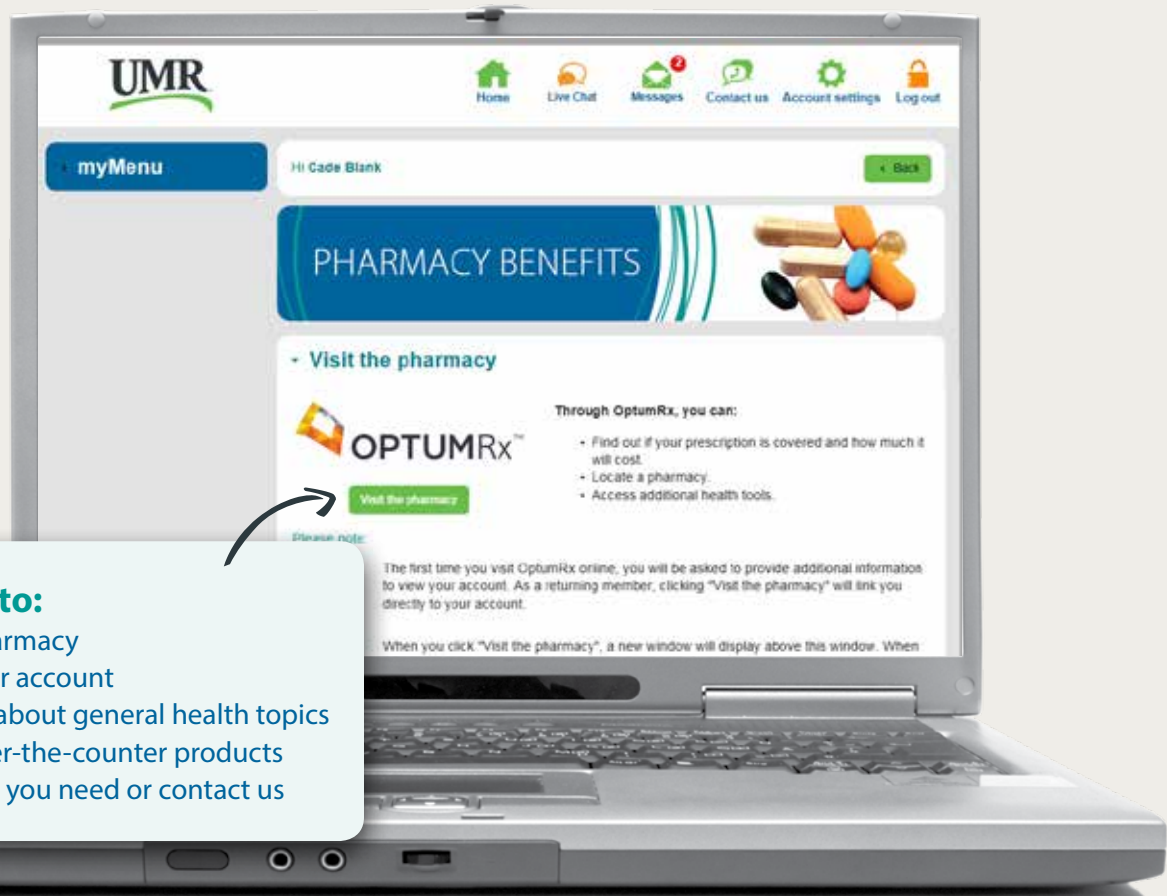
## Free tools, apps and calculators

- Calculate your body-mass index (BMI)
- Download apps to help you stay healthy
- Track your nutrition and fitness goals



# Easy 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

# Always have your ID card handy

With a couple of clicks, you can have a copy of your ID card pulled up on your smart phone or get a new card mailed to your home.

## 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).





# On-the-go with umr.com

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.

## Find things fast

Click this Search button throughout the site to find what you need, fast.

## 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.



# A trusted source for 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
- Health Navigator

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.



Health education library



It's easy to get started. Just look for the **Health education library** 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.

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

– more –



### BONUS!

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

## Important note...

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

### 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



