

# WELCOME

Orlando Health  
UMR is here for you



**ORLANDO**  
**HEALTH**<sup>®</sup>

**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

<b>UMR Plan Advisor</b> .....	1-844-614-8435
<b>Need ID Cards</b> .....	1-844-614-8435
<b>UMR Care Management</b> .....	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 a deductible and a 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-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 STE 100A BEST CITY US 12345-9876
Member ID	999999999
Patient	Joe Patient
Notice Date	02-15-18
Employer Name	Customer Inc.
Group Number	76-9999999

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

Patient Account: 1234567890      Claim Control Number: 9999999999

Provider: Physician, Joe, MD

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.

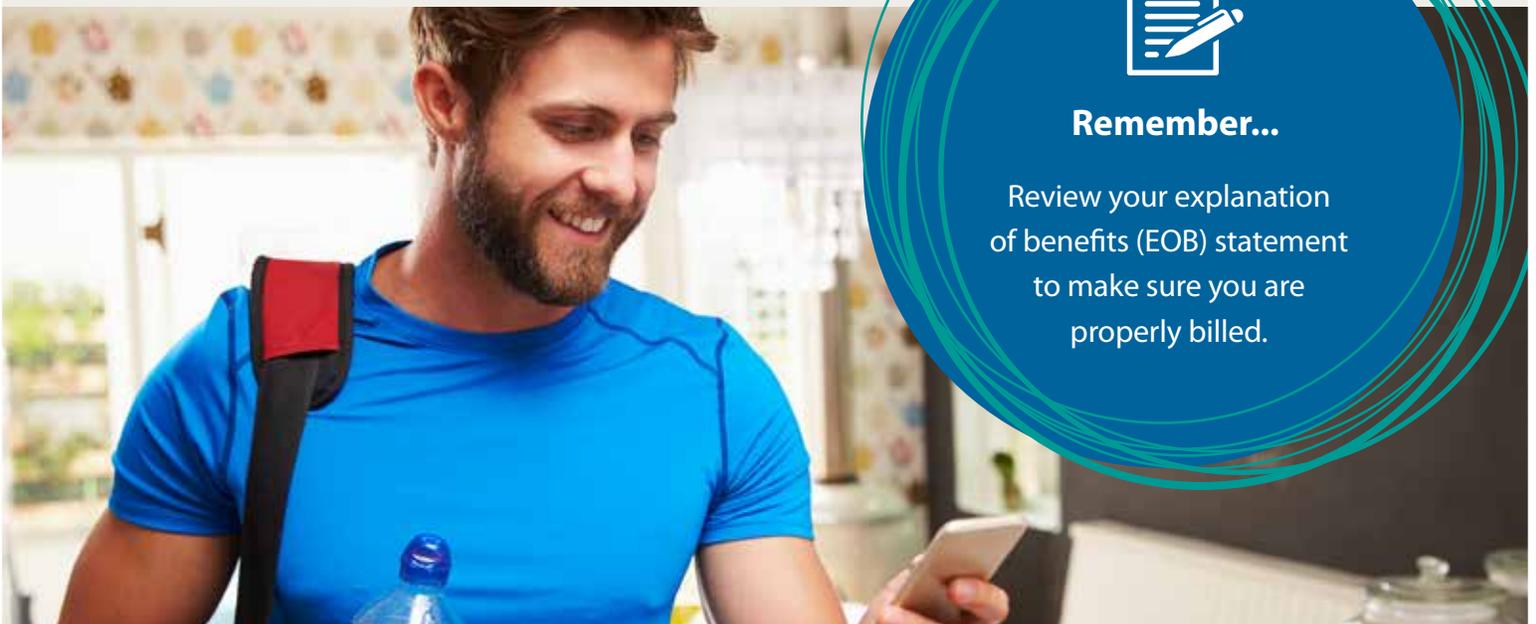
## 10 Review your EOB

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!

Select **Login/ Register** to enter your username and password, or to register for a new account.



# A launch pad for all your health benefit needs

From your personalized home page, you can see a summary of your benefits, link to key areas of the site using myMenu, find out what tasks you need to complete to keep your benefits up to date, and chat with a UMR customer service team member.

## myMenu

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

## My taskbar

Your personalized taskbar will prompt you to take action in three main areas:

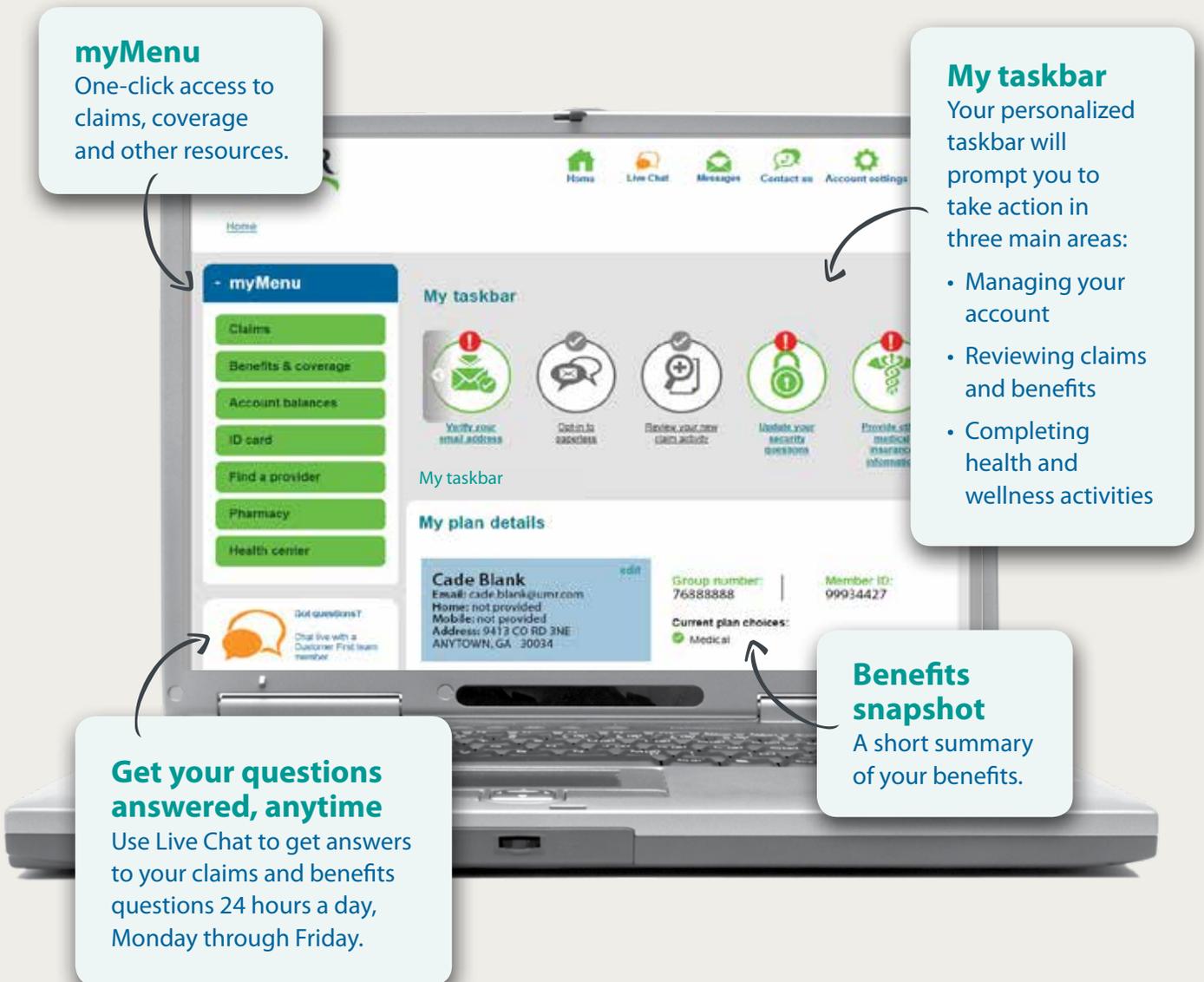
- Managing your account
- Reviewing claims and benefits
- Completing health and wellness activities

## Get your questions answered, anytime

Use Live Chat to get answers to your claims and benefits questions 24 hours a day, Monday through Friday.

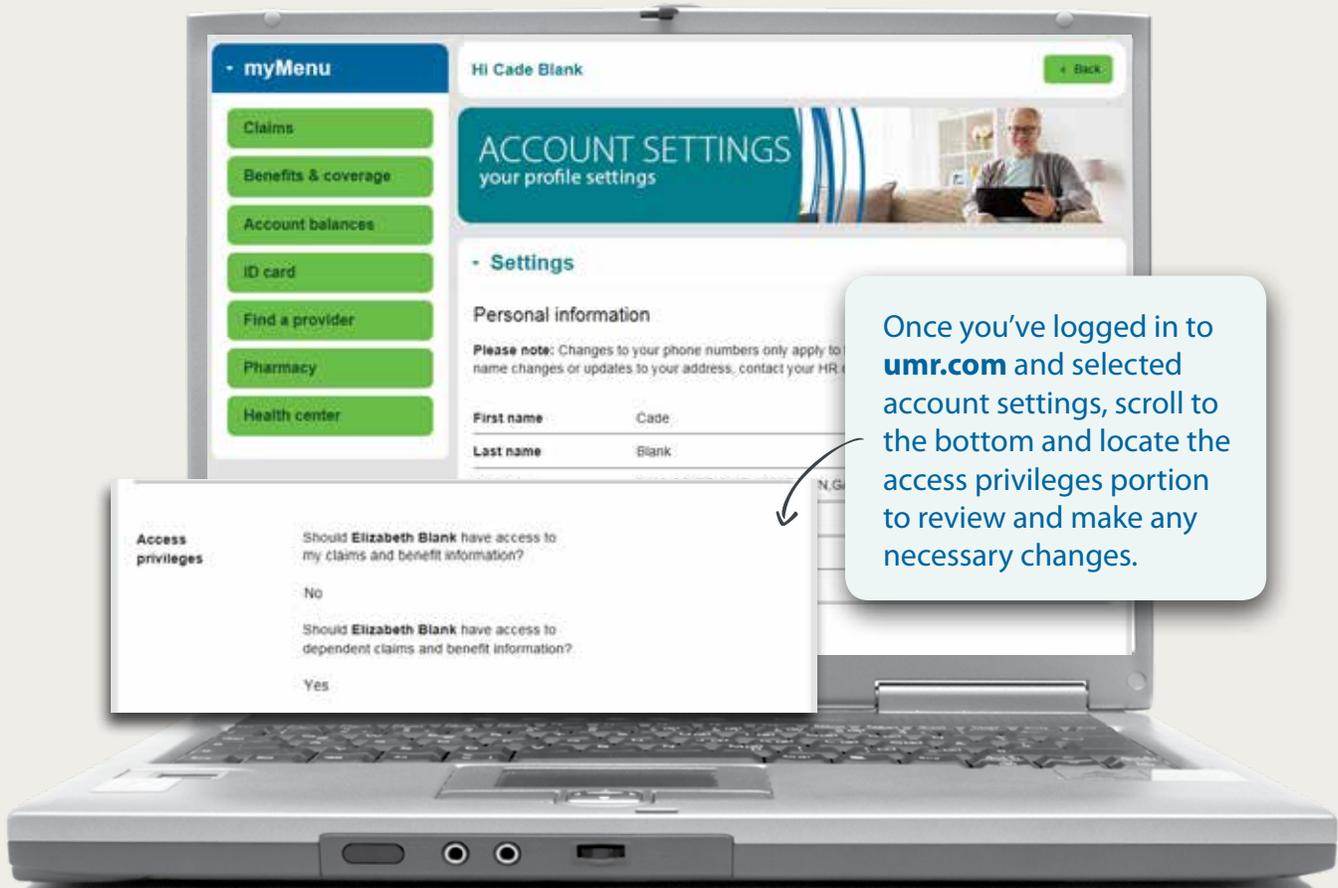
## Benefits snapshot

A short summary of your benefits.



# 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:



**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 **Login/Register**.

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.

# View your claim activity

## Claim search

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

## 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.

The screenshot shows the 'Claim activity' page on the UMR website. At the top, it displays subscriber information: 'Subscriber: Cade Blank, 99954427 | My Favorite Company, 76888888' and 'You are viewing: All members, Medical claims, All Claims'. Below this is a search filter sidebar on the left with sections for 'Claim type' (Medical selected, Dental unselected), 'Time period' (ALL selected, Last 30 days, Last 6 months, Date range), and 'Status' (ALL selected, Completed, In-progress, Denied, Pre-treatment estimate). A 'Search' button and 'Advanced member search' link are at the bottom of the sidebar. The main content area is titled '- Claim activity' and shows a table of claims. The table has columns for 'CLAIMS INFORMATION', 'SERVICE DATE', 'PROVIDER', 'BILLED AMOUNT', and 'PLAN'. It lists several claims with patient names, claim numbers, and statuses. One claim is marked as 'Denied' with a note: 'Status: Denied - Accident info needed from pt. Action needed! Click here'. At the bottom of the table, there is a summary of total billed amounts: '\$11,772.02 TOTAL BILLED', '\$3,611.77 PAID BY PLAN', and '\$2,697.51 YOU PAY'. Callout boxes with arrows point to the search filters, the 'Click here' link in the denied claim status, the 'View claim details' link, and the total spend summary.

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN
Patient: Karyn Blank Claim #: 17053123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	03/23/19	Mignani, John, J. M. D.	\$572.00	\$311.00
Status: Completed				
Patient: Karyn Blank Claim #: 17055123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	02/21/19	Valley Hospital	\$1,351.00	\$1,111.00
Status: Completed				
Patient: Elizabeth Blank Claim #: 17061123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	02/17/19	Horn, Gregory, Dc	\$290.00	\$0.00
Status: Denied - Accident info needed from pt. Action needed! <a href="#">Click here</a>				
Patient: Cade Blank Claim #: 17038123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	01/02/19	Moore, John, Dc	\$370.00	\$0.00
Status: Completed				
Patient: Cade Blank Claim #: 17038123456 <a href="#">View claim details</a> <a href="#">View EOB</a>	01/23/19	Horn, Gregory, Dc	\$745.00	\$68.30
Status: Completed				

You are viewing 1 - 10 of 18

\$11,772.02 TOTAL BILLED | \$3,611.77 PAID BY PLAN | \$2,697.51 YOU PAY

# 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 summary

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

## 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.

**Coverage Type**  
 Medical  
 Dental

**Network Level**  
 In network  
 Out of network

**Benefit Period**  
 Current (01/01/2019)  
 Previous (01/01/2009)  
 Previous (01/01/2000)

**Search**

**- Benefits**

**Copays**

Office visit	\$20.00	Specialist	\$25.00	Urgent care	\$50.00	Emergency room	\$150.00
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**Benefit percentage**

Plan pays	80%	You pay	20%
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Accumulator period: 01/01 - 12/31

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

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

**Individual out-of-pocket** \$1,250.00 to go  
\$0.00 out of \$1,250.00

**Individual integrated out-of-pocket** \$7,350.00 to go  
\$0.00 out of \$7,350.00  
\*Applies amount includes \$218.81 for prescriptions

**Family out-of-pocket**

## - Additional benefits

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 can help you manage your pharmacy benefits through **umr.com**.

## Claim information

Select **Pharmacy > Claims** from the myMenu to view details about recent prescriptions filled by you or your covered dependents and how much you paid.

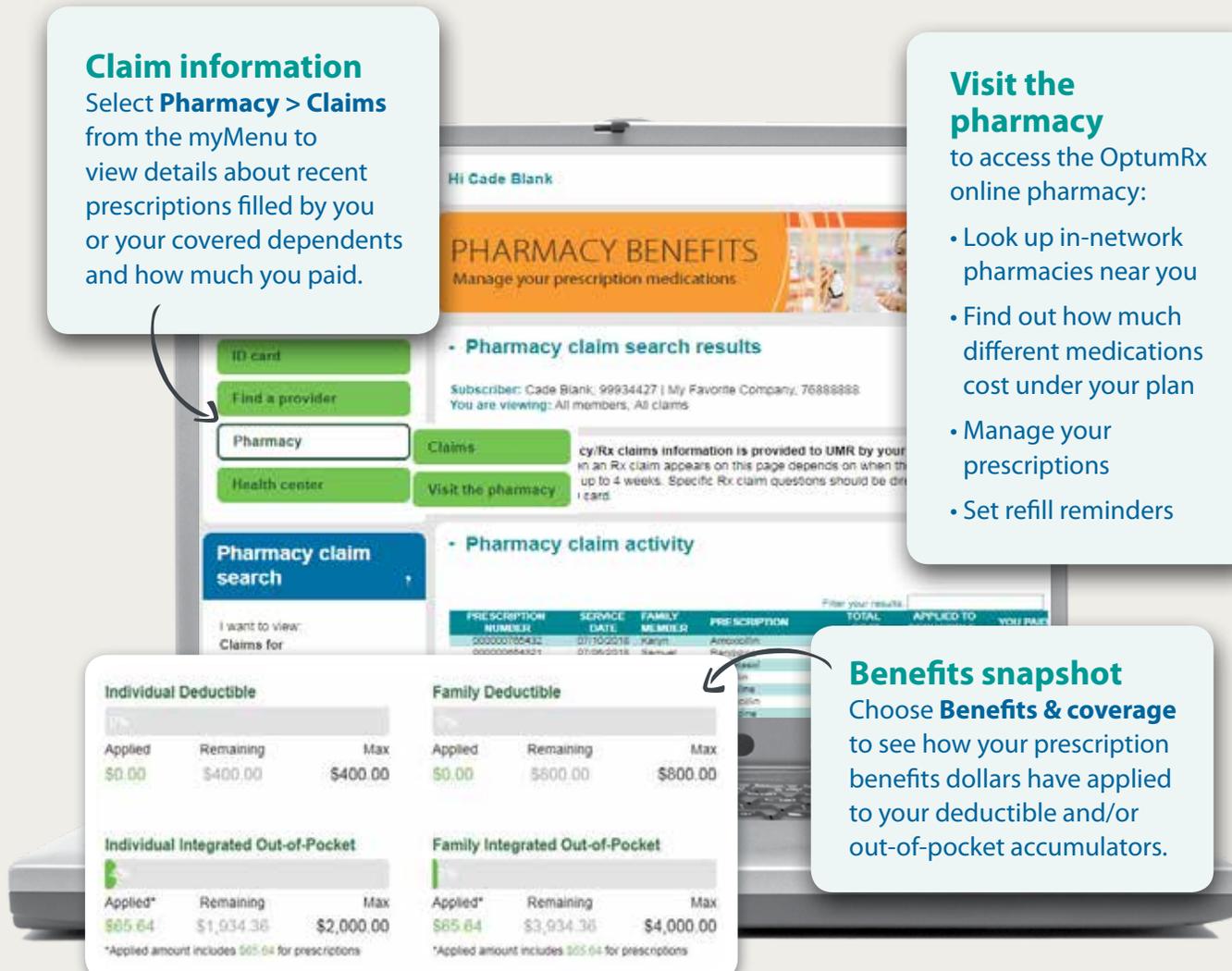
## Visit the pharmacy

to access the OptumRx online pharmacy:

- Look up in-network pharmacies near you
- Find out how much different medications cost under your plan
- Manage your prescriptions
- Set refill reminders

## Benefits snapshot

Choose **Benefits & coverage** to see how your prescription benefits dollars have applied to your deductible and/or out-of-pocket accumulators.



**NOTE:** UMR receives OptumRx claims information and accumulator amounts in different ways, so you may see updates to your accumulators before the new claims details are viewable on **umr.com**.

# Always have your ID card handy

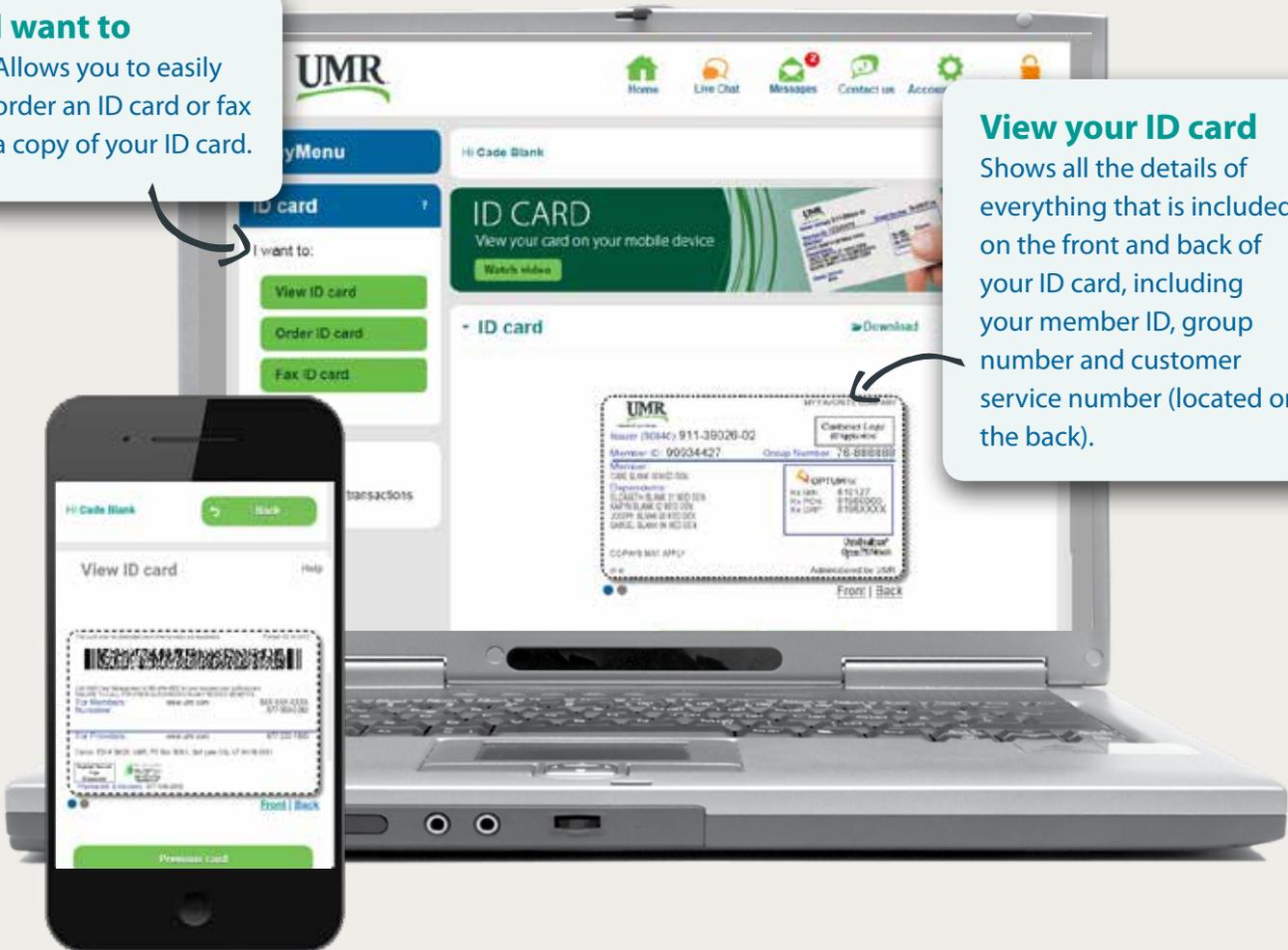
With a couple of clicks, you can have a copy of your ID card pulled up on your smart phone or get a new card mailed to your home.

## 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

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

## 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.

## Estimate health care costs

See what you can expect to pay before receiving care.

## Simplified navigation

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

## 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



