

UMR Retiree Claims Process

How UMR and Medicare work together for you

UMR is the retiree medical benefits administrator for your health plan. We are a leader in retiree medical plan administration and were chosen by your employer because we can provide you with excellent medical claims administration service.

How Claims Are Filed

Medicare is the primary payor for your medical claims. This means that your Medicare Part A and B providers should automatically submit your claims to Medicare.

Once we have your Medicare ID number, any balance remaining after Medicare processes your claim will be submitted directly to UMR for processing. When this happens, you will also see this message on your Medicare Summary Notice:

"This information is being sent to your private insurer. Send any questions regarding your benefits to them."

When you receive this message, you will NOT have to submit the bill and its Explanation of Medicare Benefits.

Medicare will automatically submit it for you. UMR will then process the claim and send you an explanation of benefits for your supplemental benefits coverage.

If your provider submits a claim to Medicare **before** UMR has your Medicare ID number, you will not see the message when you receive your Medicare Summary Notice. This means you will have to submit your itemized bill and corresponding Medicare explanation of benefits (EOB) document to UMR for payment of any supplemental coverage.

For more information on submitting a claim, please call the number on the back of your UMR ID card.



Please note

Your provider should send all claims directly to Medicare. Medicare will then forward them on to UMR for processing.



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