

A little less mail!

We know you get a lot of mail – probably too much. If you would like to lighten your load a little, simply sign up for an online Web account through UMR.

Beginning Friday, Oct. 18, you can register for a UMR Web account, verify your e-mail address and will automatically start receiving all of your explanation of benefits (EOB) documents electronically rather than through the mail.

In addition to eliminating the clutter and the potential to misplace paper copies, the electronic option gives you instant access to your EOBs and claims any time of the day or night.

You will also receive e-mail notifications every time a new EOB is generated.

Important things to know

- If you would like to set up a Web account and still receive paper EOBs in the mail, your default option can be changed within your Web profile at any time. Your paper election is displayed within the **myHome** tab once you log in to **umr.com**.
- You can also contact a UMR Customer First Representative by calling the number on the back of your ID card to assist you in making a change.
- If you are an existing Web account user, **there will be no change**. You can, however, still enjoy the convenience of the paperless option by simply changing your election on the **myHome** tab.

Not a bill

As a reminder, an EOB is not a bill. It just tells you everything you want to know about your claim, such as the service you received, the cost of the service and what you may owe, if anything.

If you do owe on a claim, your medical provider will send the bill directly to you.

Accessing your EOBs online

Instructions for accessing your online EOBs are included on the next page. If you have any questions about registering for an online account or an EOB, contact a UMR Customer First Representative.



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Online access

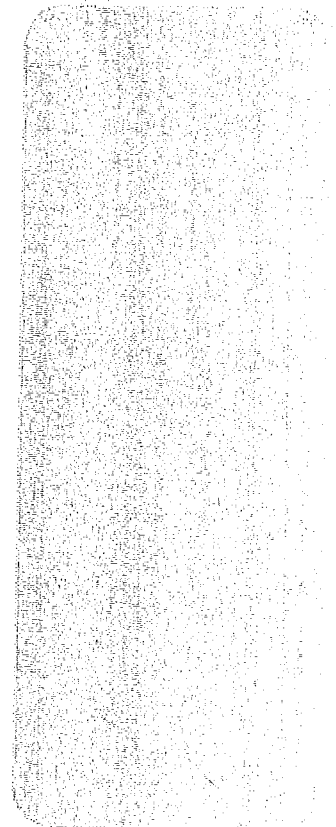
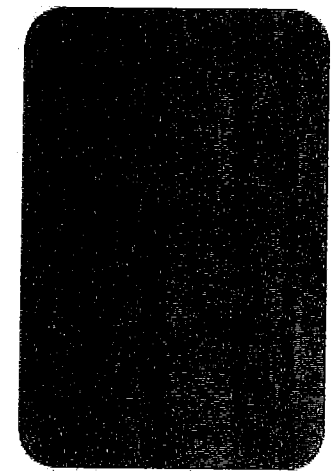
If you are not already familiar with the process, viewing your EOBs online is simple:

1. Visit www.umar.com and select **Members**
2. Enter your member ID located on your UMR ID card (Enter your Social Security number if you do not have an ID card)
3. Click **Go to my online services**. Our Web site will take you to your home page
4. If you have previously registered, enter your username and password
5. If you have not yet registered, click the **Need a Username? Register here** link and follow the prompts

You can click a link to review electronic copies of your EOBs on your **myHome** page as soon as you log in. You can also review your EOBs by clicking on the **myClaimCenter** tab.

No online access? No problem

If you want information about a claim and do not have Internet access, simply call the UMR customer service number located on the back of your ID card. A Customer First Representative will be happy to assist you!



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