

Get all your answers *quick and easy* @ **umr.com**



A UnitedHealthcare Company

Everything you need to know about your FSA

You don't have time to dig through paperwork or wonder how much money you have left in your flexible spending account (FSA). At **umr.com**, there are no hassles and no waiting – just the answers you're looking for, anytime, night or day.

Log in now to:

File a claim online

Upload receipts and track expenses

View up-to-the-minute account balances

View your account activity, claims history and payment history

Download plan information, forms and notifications

Add or update a direct deposit account

Getting started*

If you already have an account, go to **umr.com** and enter your username and password in the upper-right corner. If it's your first time visiting us, click **New user? Register here** to set up your account online. Make sure you have your ID card handy and follow the steps to get started.

* PLEASE NOTE: If you ONLY have a flexible spending account (FSA) with UMR, see the next page on how to register.



Note: The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.

Registration ? Help

Create your profile

PROFILE INFORMATION All fields are required.

First name:

Last Name:

Member ID: ?

Group Number: ?

Birth date: Month Date YYYY

Gender: Male Female

Email:

Re-enter Email:

USERNAME AND PASSWORD

Usenames must be at least 8 characters long, contain at least one number and one letter and cannot contain the following characters: * % ' / ? ! : ; ' & .

Username:

Passwords must be at least 8 characters long, contain at least one number and one letter and are case sensitive.

Password:

Re-enter password:

SECURITY QUESTIONS

Identifying question 1: Select one

Your answer:

Identifying question 2: Select additional

Your answer:

Accept Terms

By submitting your registration information, you indicate you have read the [Terms and Conditions](#) and understand UMR's [Privacy Policies](#). You are also indicating you are the person whose ID number is being used to access information on our system. If you are not, please be advised that the Identity Theft and Assumption Deterrence Act of 1998 makes identity theft a federal crime with penalties up to 15 years imprisonment and a maximum fine of \$250,000 (Title 18 USC 1028).

Fictionalized data

Locating your account details

After you have completed the registration steps or logging directly into your existing account, the member home screen is displayed.

To view your flex information select **Account balances** from **MyMenu** and then select **Flexible spending account**. On the FSA page, you can sign up for direct deposit or view your FSA information.

Setting up direct deposit authorization

This service is only available if your employer offers this benefit with the account. To add, change or cancel a direct deposit account select **Update my direct deposit** in the **I need to...** section.

Viewing your FSA

To view your FSA information, click the **View my FSA** button to be redirected to your online flex account administration page.

If you have more than one account, you will see a drop down box and can choose which account you would like to view.

How to register

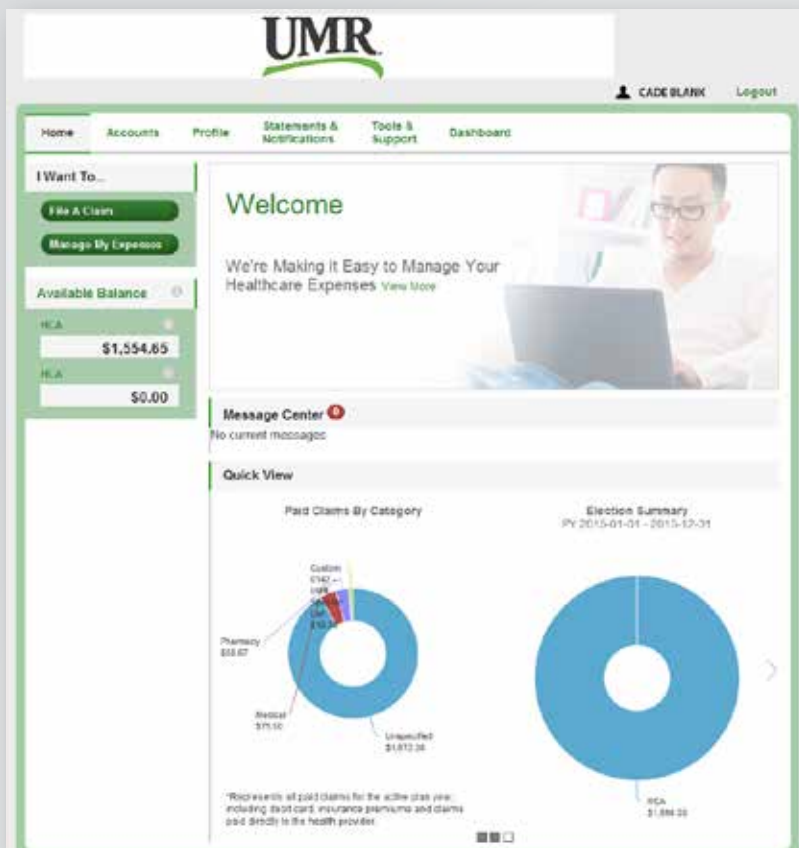
Once you have selected **New user? Register here**, please follow the prompts and answer the questions to complete your registration.

- Flex accounts are in the employee's name only, so only the employee can register. You will need to indicate you are the member
- You will need to indicate you are the employee/retiree
- On the profile page, if you have a UMR ID card, you will use your UMR ID to register.
- If you only have a flex account with UMR, click on **What if I wasn't issued an ID card?**. You will then be prompted to click the link that states **Click here for FSA-only/disability only registration**.
- You will need a member ID to register. This ID was with your original welcome letter. If you do not have this number, please contact our Customer Service Department to obtain the number.

When all screens and information have been completed, click **Continue** to complete your registration.

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The screenshot shows the UMR member home screen. At the top, there's a navigation bar with icons for Home, MyMenu, MyFSA, MyDependent, MyBenefit, and MyPlan. Below this is a 'WELCOME' banner with a 'MyMenu' button circled in orange. The 'myMenu' section is expanded, showing 'I need to...' with 'Update my direct deposit' circled in orange. Below that is a 'FSA's' section with a 'View a listing' button circled in orange. The 'Flexible spending account results' section shows the subscriber's name and account type. The 'Flexible spending account' section has a 'View my FSA' button circled in orange. A 'Please note:' section at the bottom explains that clicking the FSA link will open a new window and redirect to the UMR partner site.



Fictionalized data

Your FSA online administration home page

The Home page is easy to navigate:

- The top section shows messages from your employer and links to employee information.
- The **Message Center** section displays alerts and relevant links that enable you to stay up-to-date on your accounts. Any pending and next projected payments can be found here.
- The **Quick View** section shows a chart of the flex accounts you have, how you spent your funds and if you click on the > it will show your contributions

You can navigate by hovering over the tabs at the top of the page or using the links on the left side of the page.

PLEASE NOTE: Direct deposit information, found under the Profile tab, is for informational purposes only. You cannot add, delete or change your direct deposit information here. Direct deposit set up information can be found on page 2 of this flyer.

How do I file a claim and upload a receipt?

1. On the home page, select **File a Claim**
2. OR hover over the **I want to...** option on any page and select **File a Claim**
3. Enter your claim information and upload the receipt(s) and click **Add Claim**. The claim is then added to the **Claims Basket**.
4. When submitting more than one claim, click **Add Another Claim**, select the **Account Type**, complete the form and click **Add Claim**.
5. When all claims are entered in the Claims Basket, click **Submit** to send the claims for processing.
6. The **Claim Confirmation** page will display. Print the Claim Confirmation form as a record of your submission. If you did not upload a receipt, print another Claim Confirmation form to submit to the administrator with the required receipts attached. OR if a receipt is required, click **Upload Receipt** and the **Receipts Needed** screen will display.

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7. For each claim that requires a receipt, click **Upload Receipt** on the far right and follow the instructions. (Your receipt must be in .doc, pdf, bmp, or gif format)
8. The Receipt Uploaded confirmation will appear: "Your receipt has been uploaded. You may upload additional receipts if needed until the claim is approved."
9. After uploading, you may also click **View Confirmation** and print the form for your records.

NOTE: If you see a **Receipts Needed** link in the Message Center section of your Home page, click on it to view a listing of claims or debit card transactions requiring receipts.

How do I view current account balances and activity?

1. For the current account balance only, the account balance will be listed under **Available Balance** on the home page.
2. For an account summary that includes your current and prior years' account balance(s), click **Available Balance** on the home page. OR click the **Accounts** tab and then select **Account Summary** from the left menu.
3. For all account activity including claim, contribution and payment information, click the **Account** tab and select **Account Activity, Claims, or Payments** from the left menu.

How do I view my payment (reimbursement) history?

1. From the home page, under the **Accounts** tab, select **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. Click on any payment to view additional details.

How do I view my claims history?

1. Under the **Accounts** tab, click **Claims**. Clicking on any specific claim will bring up additional information.
2. OR from the home page, click **Available Balance**, and then click **Claims**.