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

UMR
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

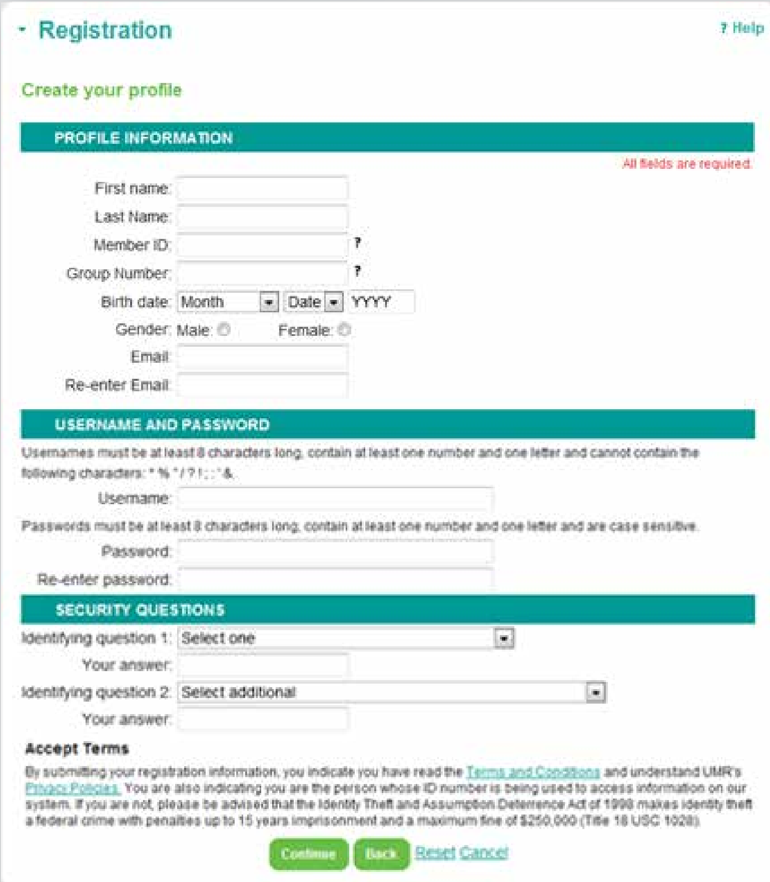
Getting started*

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.

Fictionalized data

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

Usernames 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).

Continue Back Reset Cancel

Fictionalized data

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 be prompted to use your Social Security number to complete your registration.

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

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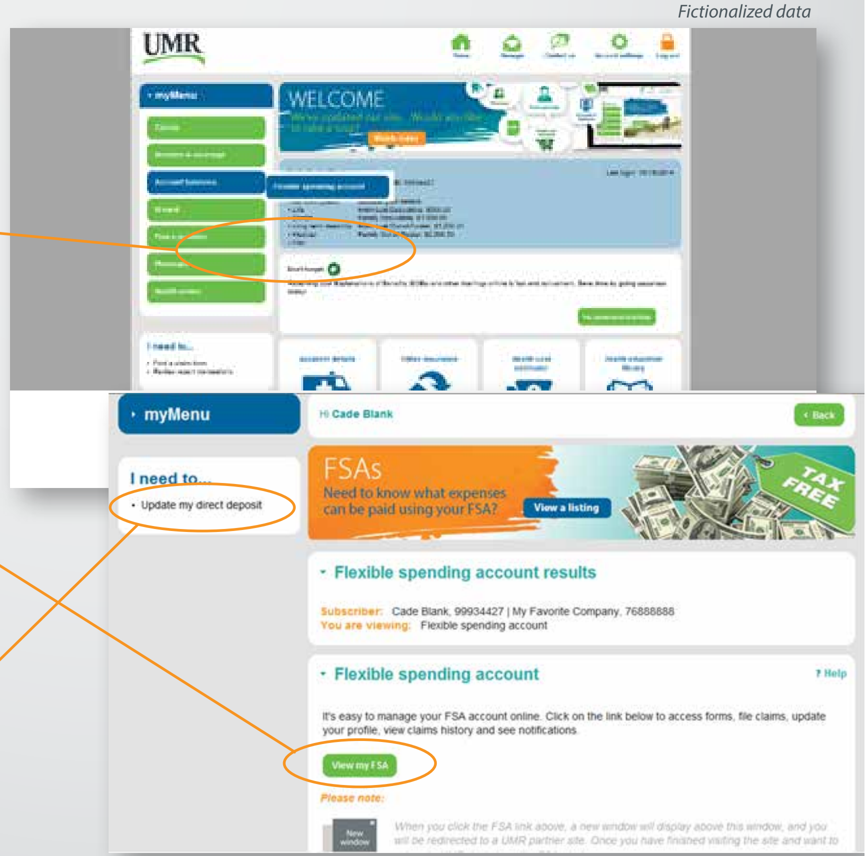

Locating your account details

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 Flexible spending account page, you can sign up for direct deposit or view your flex information. To view your flex information, select **View my FSA** and you will be directed to your flex account online administration home page.

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

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 the **I need to...** section.

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 contributions to date and your total election amount.

You can navigate by hovering over the tabs at the top of the page or use links at the bottom 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 on the home page, under the **Accounts** tab, select **File Claims** from the drop down menu.
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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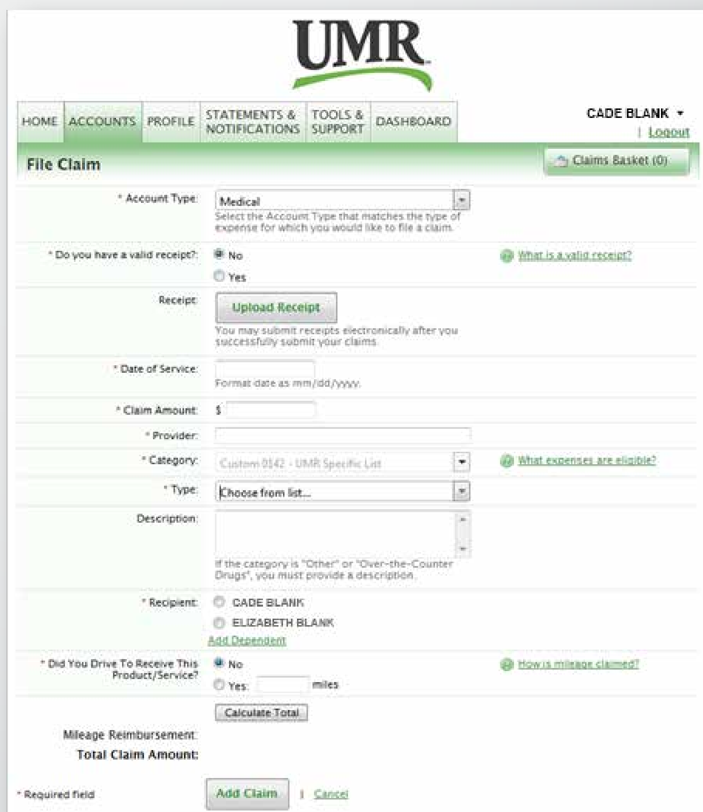

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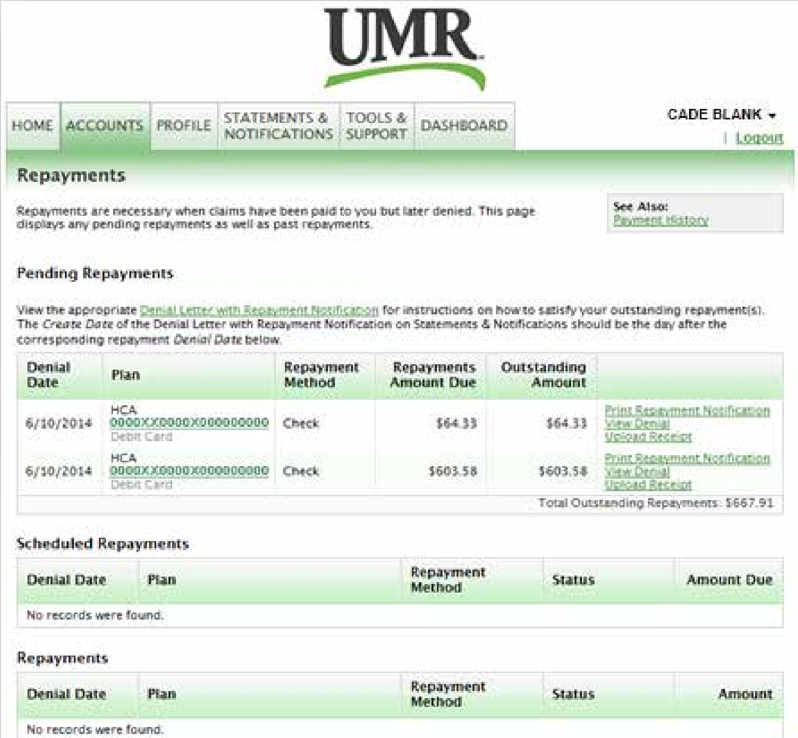

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7. For each claim that requires a receipt, click **Upload Receipt** on the far right and follow the instructions. (Your receipt must be in .doc, pdf, bmp, or gif format)
8. The Receipt Uploaded confirmation will appear: "Your receipt has been uploaded. 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 under the **Accounts** tab, click **Account Summary** from the drop down menu.
3. For all account activity including claim, contribution and payment information, click the **Account Activity** at the bottom of the **Account Summary** page. In the drop down box, at the top of the page, select the account you would like to view.

How do I view my payment (reimbursement) history?

1. From the home page, under the **Accounts** tab, select **Payment History** from the drop down menu. You will see reimbursement payments made to date, including debit card transactions.
2. Click **View Detail** on the far right to see claim details.

How do I view my claims history?

1. Under the **Accounts** tab, click **Account Summary**, and then click **Submitted Claims** for the applicable account.
2. OR from the home page, click **Available Balance**, and then click **Submitted Claims** for the applicable account.

How do I report a lost or missing debit card or request a new card?

1. From the home page, under the **Profile** tab, select **Banking/Cards** from the drop down menu.
2. Under the **Debit Card** column, click **Report Lost/Stolen** or **Order Replacement** and follow the instructions.

   PLEASE NOTE: If your card is currently suspended, you will not have this option available. Please contact Customer Service.

How do I submit my debit card documentation?

If you have outstanding transactions that needs supporting documentation, you will see that items are needed under the **Message Center** on the home page.

1. Click on the message(s). The transactions needing documentation will be listed.
2. Click on Upload Receipt, then browse for your documentation. Attach and click **Upload**.

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