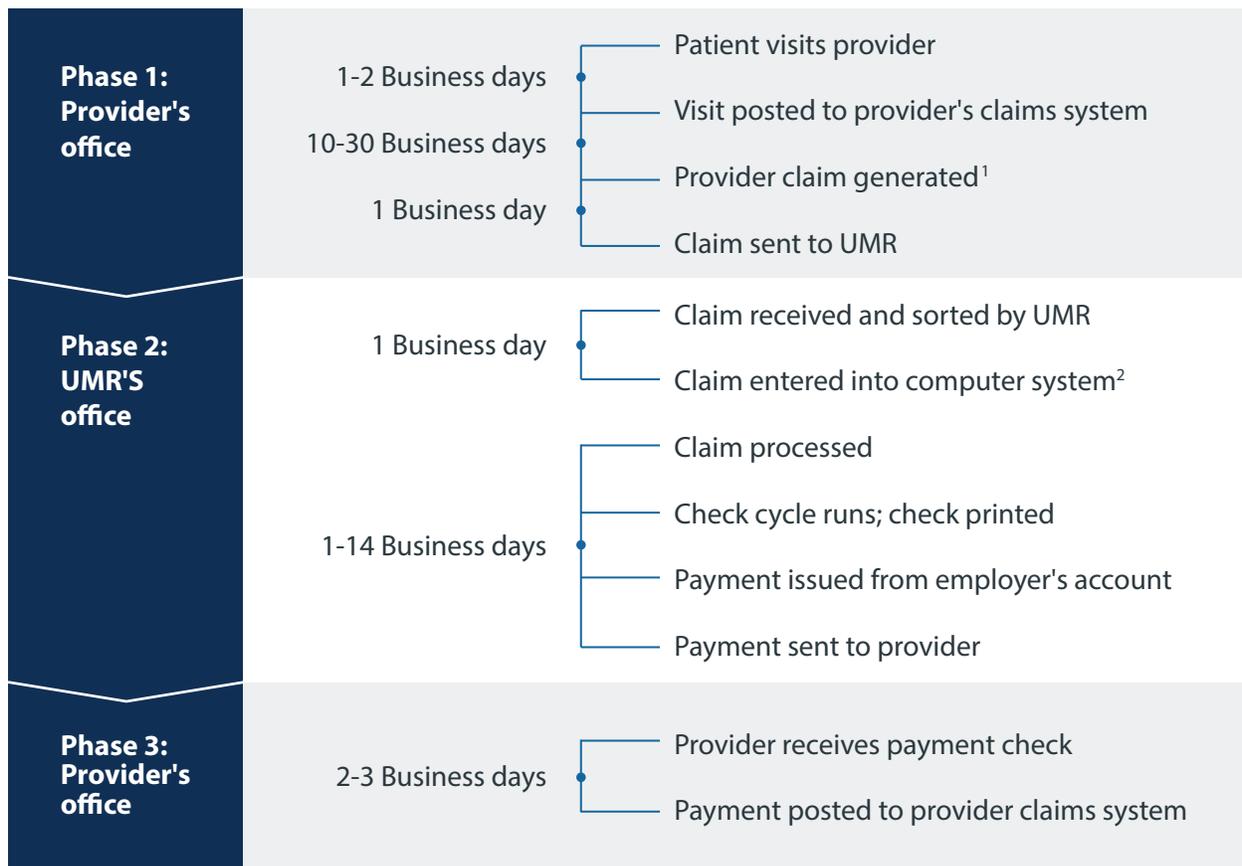


The life of a claim

UMR is pleased to be your benefits administrator. We are committed to providing you excellent claims administration and customer service. We take pride in being flexible, effective and focused — on you and your dependents — and we are dedicated to making sure your claims are handled quickly and accurately. The following chart shows how your claims are processed and paid:



¹ Claims for services by preferred network providers will be adjusted to pre-negotiated network discounted rates. This may add three to six business days to the process.

² If additional information is needed, the time to process increases by an additional 10–14 business days from the date information is received.



UMR has dedicated individuals trained on your benefits plan who are ready to answer any questions regarding your medical benefits, eligibility or claims. Call the number on your UMR ID card to chat with our customer service team and learn more.