

Important information regarding your flex account

Deciding how much money to allocate to your flexible spending account (FSA) is as important as managing it wisely. UMR online FSA tools can help you project your expenses as closely as possible.

Online tools you can use

FSA calculators:

These easy-to-use tools help you estimate your annual out-of-pocket expenses for health care and dependent care. They also show you how much you'll save in taxes by enrolling in an FSA. This can be used for future enrollment years.

Eligible/ineligible expense lists:

Want to know if an expense is covered under your flex plan? You can review the alphabetical list in its entirety or perform a search for a specific item. This list contains items that are considered eligible 213(d) expenses. Please refer to your plan document to verify if there are any exceptions and to verify what may or may not be eligible under your plan.

Claim forms and FAQ:

Download claim forms and view our most frequently asked questions.

Account-specific forms:

Forms specific to the types of flex benefits your employer offers will be available online.

Web claim instruction:

Filing a claim online can get your claim processed more quickly. Please just follow the instructions listed.

Explanation of benefits (EOB) notification:

You can elect to receive e-mail notifications informing you that a new FSA EOB is available to view online. FSA EOBs are available online via a link within your FSA claim information. If you currently receive EOB e-mail notifications for your medical and/or dental claims with UMR, you will automatically receive these e-mail notifications for your FSA EOBs as well.

(Continued on back)

How to register

Information on managing your FSA is just a few clicks away:

- Visit **www.umar.com**
- If you have previously registered, enter your username and password.
- If you have not previously registered, select **Need a Username? Register here** located under the login box.
- Select **member**, then **I am the employee/retiree**
- If you only have a flex account, select **What if I wasn't issued an ID card?**
- Then select **Click here for FSA-only/disability-only registration.**

Complete the listed information to register. Please note that only the employee can register to view their flex information.

How to get started

You will see a variety of information for your FSA once you have registered:

- Select the **Account Balances** from **MyMenu**
- Select the **Flexible Spending account**
- Select the **View my FSA** button

Easy access to all your current data

A user friendly Web site:

Check you up-to-the minute plan balances, view all plan, claim and payment details; file claims and submit receipts online; view upcoming reimbursements and much more.

Mobile application:

Manage your account on your iPhone, iPod Touch, iPad, or Android-powered device. You can access check balances, view account activity and submit claims. You can also submit receipts using your device's camera.

Interactive voice response (IVR) system fax confirmation:

Get instant access to fax confirmation by dialing the toll-free IVR number listed on your enclosed welcome letter. You can hear the date and total number of pages for the last fax received from you. Speak to a customer service analyst for further assistance.



UMRSM

A UnitedHealthcare Company