

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



## Everything you need to know about your spending account

You don't have time to dig through paperwork or wonder how much money you have left in your flexible spending account (FSA), health reimbursement account (HRA), health incentive account (HIA) or retiree reimbursement account (RRA). At **umr.com**, there are no hassles and no waiting – just the answers you're looking for, anytime, night or day. While FSAs, HRAs, HIAs and RRAs are all processed under our flex system, you can access whichever account you have using the following instructions.

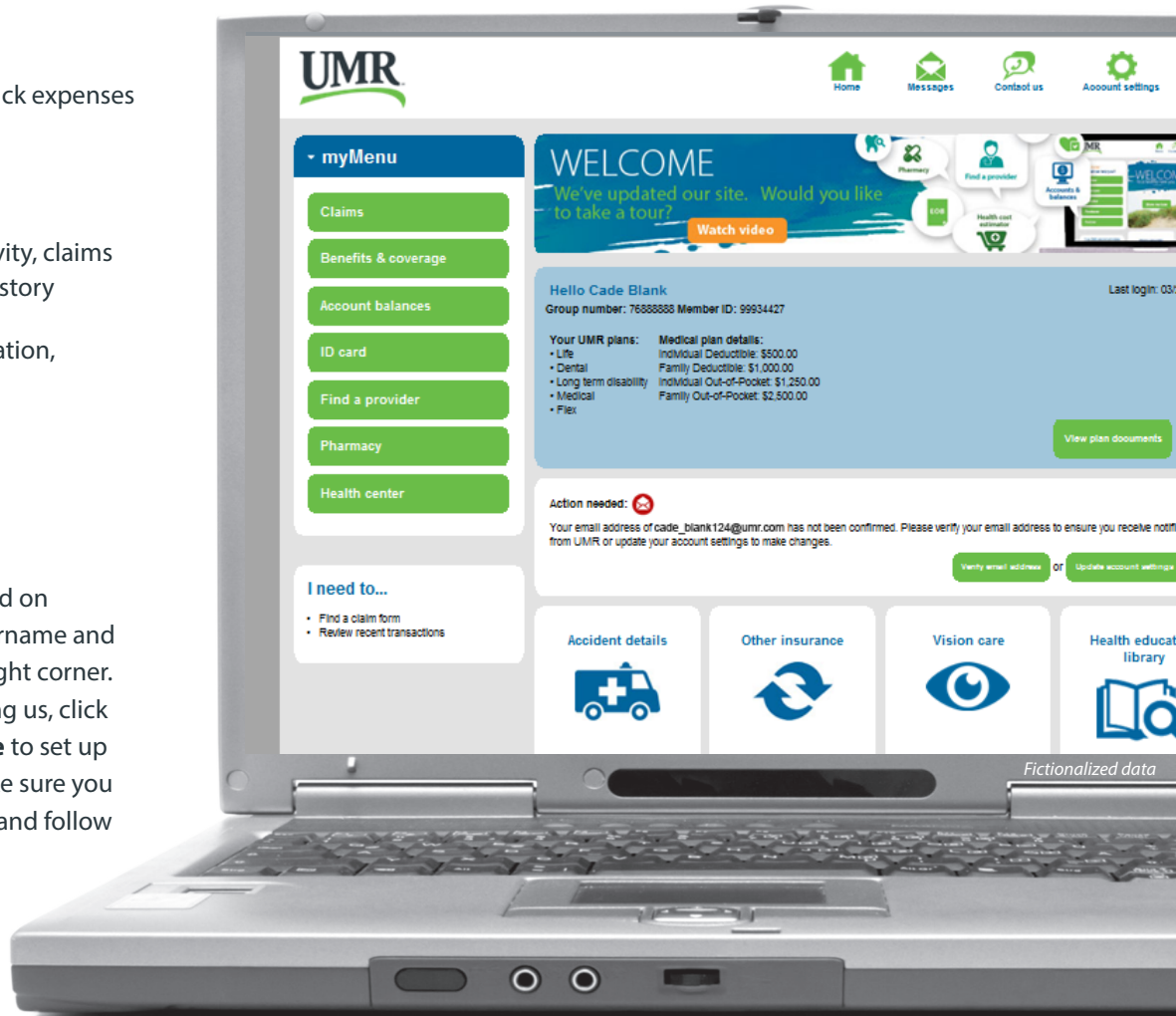
### Log in to umr.com to:

- > 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're already registered on **umr.com**, 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 an FSA or RRA 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.

**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).

[Continue](#) [Back](#) [Reset](#) [Cancel](#)

Fictionalized data

## Locating your account details

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

To view your information, select **Account balances** from **MyMenu** and then select **Flexible spending account** - even if you are looking for HRA, HIA or RRA information. On the FSA page, you can sign up for direct deposit or view your account 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 account

To view any account information, click the **View my FSA** button to be redirected to your online 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

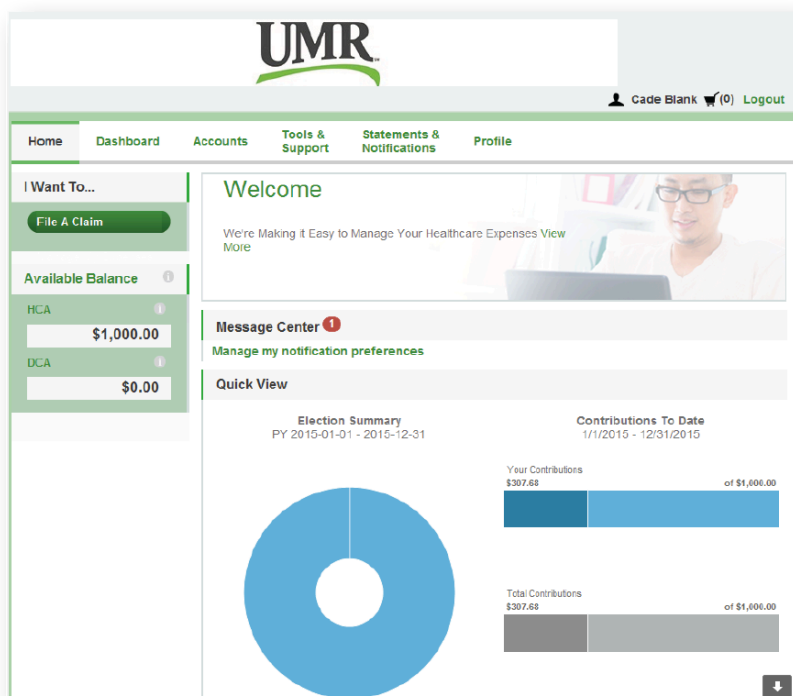
Once you have selected **New user? Register here**, please follow the prompts and answer the questions to complete your registration.

- Flex accounts are in the employee's name only, so only the employee can register. You will need to indicate you are the member.
- 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.

Fictionalized data

The screenshot shows the UMR member home screen. At the top, there's a navigation bar with links for Home, Message, Contact us, Account settings, and Log out. Below this is a 'myMenu' section with links for Claims, Benefits & coverage, Account balances, ID card, Find a provider, Pharmacy, and Health center. The 'Account balances' link is highlighted with an orange circle. Below the 'myMenu' section is a 'WELCOME' banner with a 'Watch video' button. To the right of the banner is a 'Flexible spending account' section showing account details and a 'View my FSA' button. Below the banner is a 'I need to...' section with a link to 'Update my direct deposit'. Below the 'I need to...' section is a 'Flexible spending account results' section with a 'View my FSA' button. Below the 'Flexible spending account results' section is a 'Flexible spending account' section with a 'View my FSA' button. Below the 'Flexible spending account' section is a 'Please note:' section with a 'View my FSA' button. Below the 'Please note:' section is a 'New window' section with a 'View my FSA' button.



Fictionalized data

## Your online account 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.

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 setup 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. Under **Pay From**, please indicate the type of account you would like to be reimbursed from (medical, dependent care, parking or transportation). Please note: The accounts you are actually enrolled in will be listed.
4. Under **Pay To**, choose **Me** to receive reimbursement for your expense, or choose **Someone Else** to reimburse your provider directly, then hit **Next**.
5. Complete the required Payee Details if it is a **New Payee**, or choose **Select a Saved Payee** and choose appropriate payee from the drop down list, then hit **Next**.
6. You will then have the opportunity to upload your supporting documentation. Click on **Upload Valid Documentation** and follow the instructions. Once uploaded, you will see the documentation listed and then hit **Next**. You are not required to upload your supporting documentation and can fax or email the documentation to UMR if you prefer. If you do not want to upload the documentation, you can just hit **Next**.
7. The claim form will then be provided. Please complete the information for the claim and hit **Next**.
8. Once the claim information is completed, you will then see the **Transaction Summary** page. You can add another claim, save for later, or submit if finished.
  - a. If you select **Save for Later**, you will see a claim in your Claims Basket in the top right corner by your name. Click on this to return to your claims to remove, update, or submit the claim(s). (Please note: If you log out or leave the site, you will receive a message box informing you that you will lose your transactions if you continue. If you hit **Yes** and continue, your claim information will not be saved and will need to be re-entered the next time you log in).
9. Once all claim information is entered, you will need to select that you agree to the **Terms and Conditions** and click **Submit** to ensure your claim is submitted to UMR for review.

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9. Once you click this final **Submit**, the **Transaction 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 UMR along with the proper documentation. OR, if a receipt is required, click **Upload Receipt** and the **Receipts Needed** screen will display.

PLEASE 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 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.
3. For all account activity including claim, contribution and payment information, click the **Accounts** tab and select **Account Activity, Claims, or Payments** from the left menu. Filters can be set when viewing claims or payments if you only want to view certain records.

### 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**.

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

1. From the home page, click the **Tools & Support** tab.
2. Under **How do I...** click **Report Lost or Stolen**. If you need to report your card lost or stolen, select **Report Lost/Stolen**. If you need to order additional cards, select **Order replacement**.

### 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**.
3. OR, under the **Accounts** tab, click **Claims**. Any transaction needing documentation will have a red exclamation point (!). Click on the claim and then upload receipt.