



# Know Before You Go

Tips and Tools to help you make  
the most of your Augustana  
College medical benefits



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# Where to go to know



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You have important decisions to make. We can help.



**Check your Summary Plan Description (SPD).** It outlines your medical benefit plan provisions and coverage.

**Making health care decisions can be a stressful and frustrating process full of unknowns. UMR has resources to help.**



**Register at [www.umar.com](http://www.umar.com).** You can access a wealth of information about your benefits, claim status and take advantage of many other health resources and tools.



**Check your ID card and keep it with you.** If you are registered online at [umar.com](http://umar.com), you can access it on your mobile devices too from [www.umar.com](http://www.umar.com)



**Contact UMR customer service** to ask questions about your plan benefits, claims, or to provide us updates on accident information or other benefit plan coverage you or your family members have.



# Your ID card – what's on the front

Your member ID number



Family members covered under your plan



Your group health plan number



Your pharmacy benefits information

Your medical provider network

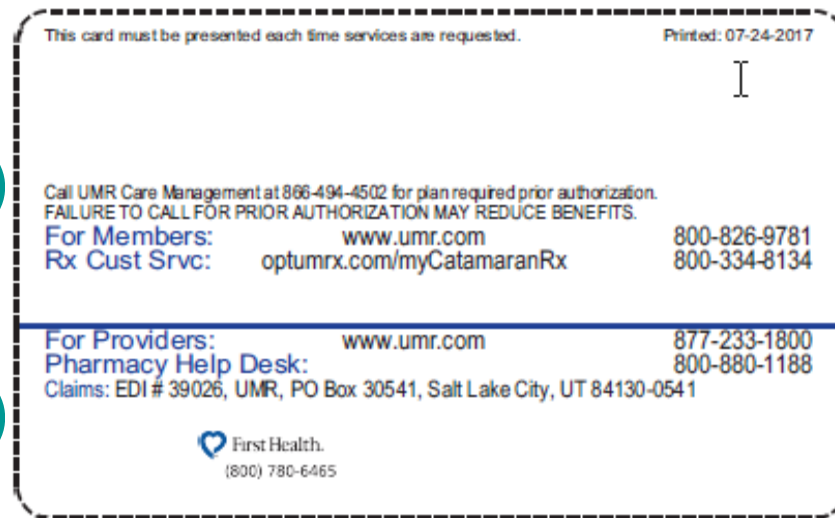


# Your ID card – what's on the back

Your number to call for prior authorization



Your regional or secondary medical network



Your numbers for customer service



Your dental benefits information, if applicable



Your number to call for pharmacy questions



# Find what you need at umr.com

- 1 Visit **umr.com** on your computer or tablet
- 2 To register, select **New user?**  
**Register here** to open an account

## Helpful hints

- Have your UMR member ID card handy
- Spouses and adult children must create their own online account
- You must provide a valid email address
- Select a username and password you can remember



# myMenu makes it easy



## Quickly find the answers you're looking for

- View benefits, claims, ID card
- Find an in-network provider
- Estimate costs with myHCE healthcare cost estimator
- Visit the Health Center for tools and information
- Easy navigation with short cut tiles at the bottom of the page

# On the go with umr.com

- There's no app to download
- Log in to umr.com on your mobile device using the same username and password you use for our full site
- Simplified navigation – Home, Menu and Gear tiles
- Access benefit and claim information
- View, scan or fax your ID card
- Find a provider



# What's covered and who can help?



Check your Summary Plan Description (SPD) and contact UMR customer service

## Your SPD can tell you:

- What's covered and what do I need to do
- Benefits, exclusions
- Eligibility
- Important provisions
- Resources available to you



**Know Before You Go**

## UMR Customer service:

- Call 800-826-9781
- Available 24/7
- Online chat at [www.umar.com](http://www.umar.com)





# Resources to help you know



Get the most out of your medical benefits

- ✓ Find an in-network provider – United Healthcare Choice Plus
- ✓ Get Prior Authorization when required
- ✓ Consider a Claim Pre-Determination
- ✓ Choose the right healthcare setting
- ✓ Estimate costs through the myHealthcare Cost Estimator tool
- ✓ Get support when care gets complex with a UMR nurse case manager
- ✓ Use the Health Center online resource at [www.umar.com](http://www.umar.com)





## Finding an in-network provider

Choose the option that's easiest for you!

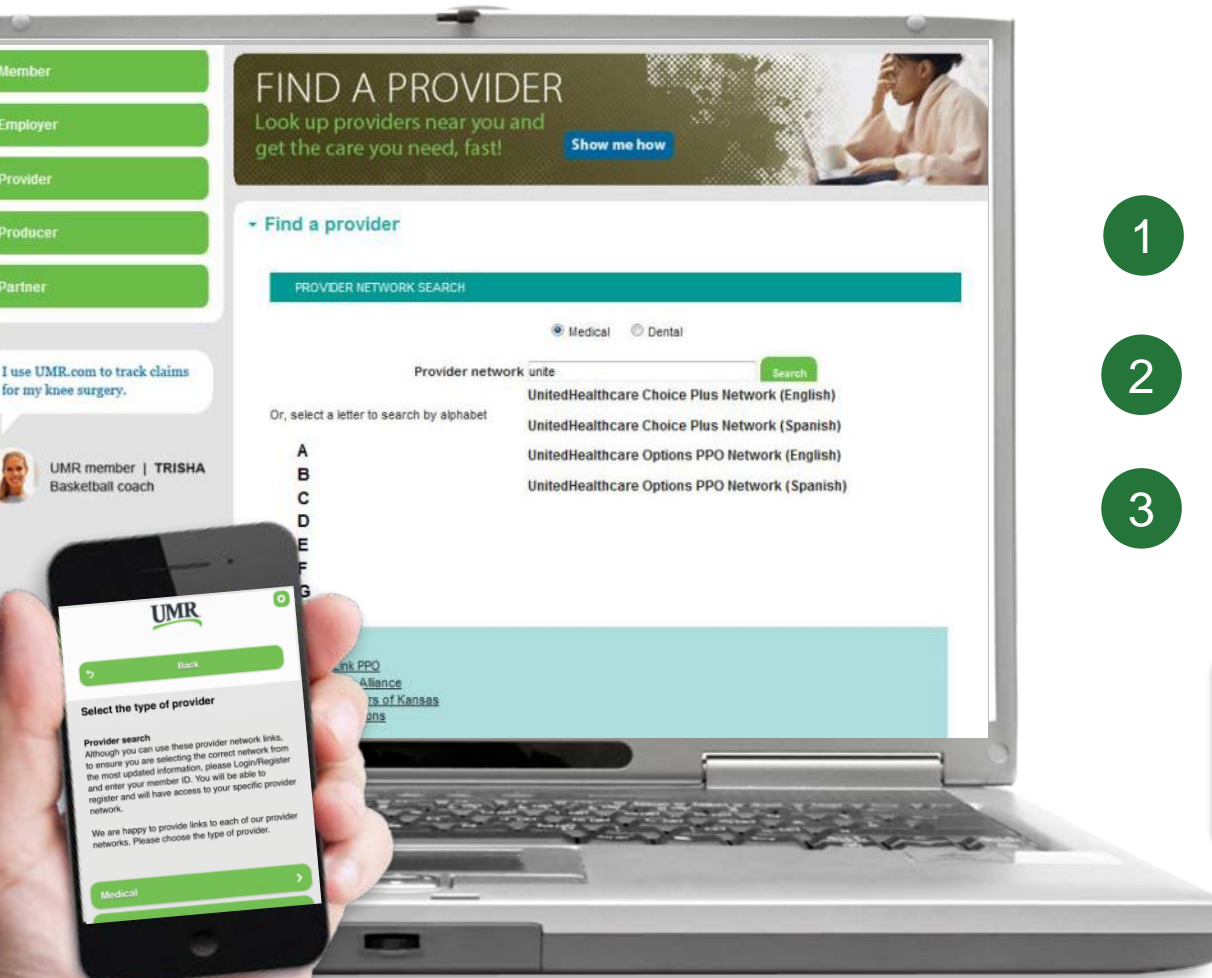
- Visit **umr.com** and select **Find a provider**. Then enter United Healthcare Choice Plus and start your search.
- Call UMR toll-free at 800-826-9781 and ask a representative for help.



**Remember** you can find your network information and customer service number on your ID card.



# Using your online provider directory



## Find the care you need, fast

- 1 Go to **umr.com** from your device and select **Find a provider**
- 2 Look for the name of your provider network on your ID card
- 3 Find your provider network using our alphabetical listing or search box



Look for this tile on **umr.com**



# Look up care where you live

The screenshot shows the UnitedHealthcare 'Find Care' website. At the top left is the UnitedHealthcare logo and 'CHOICE PLUS' text. A blue bar contains 'FIND CARE' and 'SAVED'. The main heading asks 'What can we help you find near 54405?' with a 'CHANGE LOCATION' link. Below is a search bar with the placeholder 'Doctor Name or Specialty, Facility Name, Clinic Name, Medical Group Name' and a 'SEARCH' button. A section titled 'FIND HEALTH CARE BY CATEGORY' features five icons: 'People' (doctors), 'Places' (hospitals), 'Tests and Imaging' (lab tests), 'Services and Treatments' (office visits), and 'Care by Condition' (person icon). Each icon has a corresponding text label and description. At the bottom, there are links for 'Support', 'Information', and 'Quick Links'.

## Search by category:

- **People:** Doctors and other health care providers
- **Places:** Hospitals, clinics, imaging centers
- **Tests and Imaging:** Lab tests, screenings, scans
- **Services and Treatments:** Office visits, surgeries
- **Care by Condition:** Area of the body, type of illness



# Look for provider ratings for quality and cost

UnitedHealth Premium symbols look like this:



**Premium Care  
Physician**



**Quality Care  
Physician**



**Quality Not  
Evaluated**



**Does Not  
Meet Quality**



# Make sure certain services are covered in advance



## Services that need prior authorization include:

- Inpatient stays in hospitals, extended care facilities or residential treatment facilities
- Partial hospitalizations
- Bariatric surgeries
- Medical and behavioral health stays
- Home health care
- Durable medical equipment and prosthetics
- Chemotherapy and radiation
- Transplants and transplant-related services
- Clinical trials



# Make sure certain services are covered in advance, continued



## Voluntary pre-determination of benefits:

Prior authorization confirms a clinically appropriate setting based on generally accepted standards of care.

In addition to prior authorization, it's important to know if there is benefit plan coverage.

Contact customer service for information on what is covered under your plan.

You can ask your provider to request a pre-determination of benefits.

By providing specific diagnosis and procedure codes, UMR can verify the amount, if any, your plan will pay toward the cost of care you plan to receive.

Dialysis, reconstructive surgeries, cosmetic procedures, genetic testing and hormone therapies are examples of additional procedures we commonly review.



# Choose the right healthcare setting



Where you go can make a difference in what you pay and how long you may have to wait.

## Office visit, urgent care or convenience clinics

- Preventive services, vaccinations – office
- Medical problems or symptoms that are not an immediate, serious threat to your health or life - office
- Sprains and strains – urgent care
- Mild asthma attack – urgent care
- Sore throat, ear ache – urgent care
- Minor broken bones, cuts, burn, infection or rash – urgent care
- Cold or flu, allergies, headache – convenience clinic
- Sinus infection, sore throat – convenience clinic
- Minor sprain, burn, rash – convenience clinic
- Vaccinations or screenings – convenience clinic

## Emergency Room

- Sudden change in vision
- Sudden weakness or trouble breathing
- Large open wounds
- Difficulty breathing
- Severe head injury
- Heavy bleeding
- Spinal injuries
- Chest pain
- Major burns
- Major broken bones





# UMR myHealthcare Cost Estimator

Estimate your cost upfront



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Learn more



Searching for a service



Refining your search

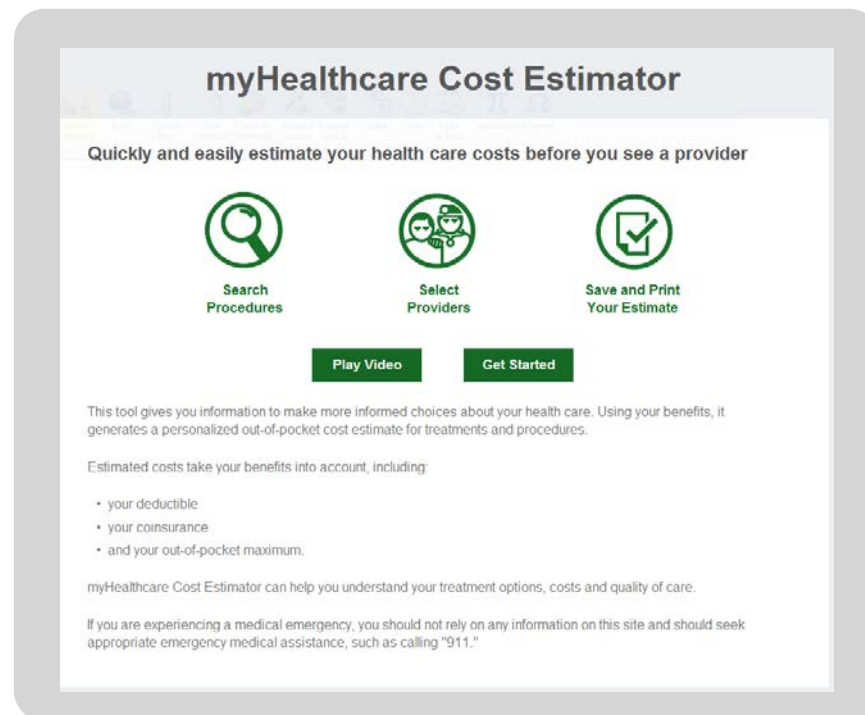


Your final estimate

myHealthcare Cost Estimator is an innovative tool that gives you easy access to the information you need to make informed health care decisions.

myHCE combines information from your health plan with health care costs in your area. It allows you to:

- Find treatment options
- Learn about recommended care
- Create a care path
- Track appointments and tests



# UMR myHealthcare Cost Estimator

Learn more



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✓ Learn more

✓ Searching for a service

✓ Refining your search

✓ Your final estimate

The screenshot shows the UMR myHealthcare Cost Estimator interface. At the top, there is a search bar with the text "your next visit or procedure" and a "Search" button. Below the search bar, there are sections for "Houses past searches", "Estimates based on: 85000", "Recent Searches:", and "Medical Treatments and Conditions". The main content area is divided into two columns. The left column contains a "Plan Overview" section with "Remaining Deductible: \$3,000" and "Remaining Out of Pocket Maximum: \$0", and a "Benefits Overview" section with "JACOB ALEXANDER" and a "View Plan Details" button. The right column contains a section titled "Can Estimate Vary From the Actual Cost?" with a "Learn More" link. Callouts point to various features: "About the Estimator" (Help includes FAQs and a glossary), "Shows your health plan details", "Browse treatment and conditions", and "Tells more about: Shopping for health care, Why estimates may vary from actual costs, Care Paths".



# UMR myHealthcare Cost Estimator

Searching for a service provides a quick estimate



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- ✓ Learn more
- ✓ Searching for a service
- ✓ Refining your search
- ✓ Your final estimate

Quick estimate



Once you have selected your search topic, you will automatically get an average cost based on your location.

Search results for: **Back Pain - Doctor Visit** Back

Current Viewing: 1 to 1 of 1

Back Pain - Doctor Visit

**Back Pain - Doctor Visit**  
A history, physical exam, and treatment of back pain by a healthcare provider.

**Average Cost in Your Area**  
The local average is determined by your health plan and the average cost of the plan's in-network providers near 85001

Cost of Care	<b>\$60</b>
Below Average	<b>\$55</b>
Above Average	<b>\$74</b>

Why Provider Costs Vary

**Continue**

What Is It?

What Do I Need To Know?

Risks, Benefits and More Information

Select continue to view providers and facilities costs.



# UMR myHealthcare Cost Estimator

## Refining your search



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Compare

Refine your search

Location



Specialty



**Refine Your Search**

**Find Your Physician**

Physician's First Name

Physician's Last Name

**Location**

85001, Phoenix, AZ

25 Miles

**Sort By:**

Relevance

**View:**

10 per page

**Physician Gender**

Male  Female

**Specialties**

Clear All Select All

Internal Medicine Clinic

General Practice

Family Practice Clinic

**Back Pain - Doctor Visit**

Your Out-of-Pocket: \$25  
Based on Your Plan

Network Total Cost: \$145  
Market Average

Health Plan Pays: \$120

Back Pain - Doctor Visit Final Estimate

**Back Pain - Doctor Visit**

Refine Your Search

Choose up to 5 Physicians and Compare Them

Compare

Your search returned (100) physicians ranging

Current Viewing: 1 to 10 of

**Thomas Kiefer, MD** PARK NICOLLET CLINIC

Add to Compare

UnitedHealth Premium® Care Physician

0.00 Miles from 55426, Minneapolis, MN • Designated Network

6500 Excelsior Blvd Saint Louis Park, MN 55426 (952) 993-3123 3 Location(s)	Local Average: <b>\$145</b>	Health Plan Pays: <b>\$153</b>	Your Out-of-Pocket: <b>\$25</b>	<b>Select Physician</b>
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Move to Next Step

Compare up to 5 physicians



Add to compare



# UMR myHealthcare Cost Estimator

Compare results



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Learn more

Searching for a service

Refining your search

Your final estimate

Compare

**Compare Back Pain - Doctor Visit**

	<p> Steven Kind MD PARK NICOLLET CLINIC 9000 Esplanade Blvd Ste 100 Saint Louis Park, MN 55428 (952) 993-7700 1 Location(s)</p> <p><b>Select</b></p>	<p> Shelley Weier MD PARK NICOLLET METHODIST HOSPITAL 8500 Esplanade Blvd Saint Louis Park, MN 55428 (952) 993-7123 2 Location(s)</p> <p><b>Select</b></p>	<p> Thomas Kiefer MD PARK NICOLLET CLINIC ST. LOUIS PARK URGEN 8500 Esplanade Blvd Saint Louis Park, MN 55428 (952) 993-7123 3 Location(s)</p> <p><b>Select</b></p>
UnitedHealth Premium <sup>SM</sup> Program	Family Medicine Does Not Meet Quality	Internal Medicine Quality & Cost Efficiency	Family Medicine Quality & Cost Efficiency
UnitedHealth Premium <sup>SM</sup> Care Physician	♥♥	♥♥	♥♥
Specialty	Family Practice	General Practice Hospitalist Internal Medicine	Family Practice Internal Medicine
Compared to Local Average	Above Average Cost	Average Cost - Data is unavailable for this physician	Above Average Cost
Total Cost	\$178	\$145 Based on Local Average	\$178
Your Total Out-of-pocket cost	\$35	\$25 Based on Local Average	\$25

Annotations: Select a physician, Specialty, Quality, Compare to average



# UMR myHealthcare Cost Estimator

Your final estimate



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✓ Learn more

✓ Searching for a service

✓ Refining your search

✓ Your final estimate

Detailed cost breakdown

Back Pain - Doctor Visit

Your Out-of-Pocket: \$20 In-Network Total Cost: \$55

Plan Pays: \$35

Step 1 All A Astart Final Estimate

Your Final Estimate: Back Pain - Doctor Visit

Your Final Estimate: These numbers are based on your health plan and the providers you chose

Estimated Duration of Your Treatment:

Total Cost (In-Network):

Estimate of What Portion Your Health Plan Will Pay: \$35

Estimated Out-of-Pocket Cost: \$20\*

Great Work

This is your final estimate for the service you selected. Next you can:

Estimated cost breakdown for this estimate

may be different from your previous estimates due to changes in rates and devices/supplies

Note: If you select a health plan, your estimate may be different from your previous estimate.

Your Final Estimate Next Steps Funding Options Why Costs May Vary

Estimated Out-of-Pocket Cost: \$20

Health Plan

In-Network Total Cost: \$55

Average Duration of Treatment and Recovery: 1

Once you select a physician, you will get a final estimate. In addition to the estimate, you can select a **Next Steps** link that will provide you with helpful information for before, during and after your appointment. The **Funding Options** link offers information on financial account options for payment.





## Expert support when care gets complex

Nurse case managers guide patients through complicated medical events.

- Reviewing your treatment needs
- Helping you understand your benefits options
- Coordinating care among different providers
- Communicating issues to your medical plan



# Health information at your fingertips



[www.umar.com](http://www.umar.com) Health Center resources

## Health Education Library

## Free tools, apps and calculators

## Top picks for healthy eating and exercise

## Healthy You digital magazine

- Tips to boost your health
- Trusted information to better understand and avoid common health conditions
- Seasonal recipes and safety advice



**Use myMenu to  
navigate to the Health  
Center**





# You're on your way!

## Talking with your doctor



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Remember to take advantage of the tools and resources available to you through UMR and your Augustana College medical benefit plan.

1

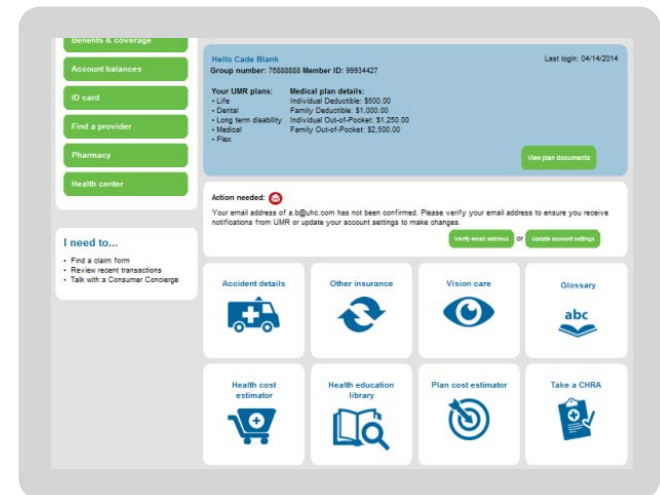
Before your visit - write down your questions; make a list of your medications.

2

At your visit – give information rather than waiting to be asked; take notes. Ask your questions. Ask for written instructions and any additional sources of information. Let your doctor know if you need more time.

3

After your visit – call your doctor if you have questions, symptoms get worse or you have problems with a medication. Use your resources for any follow up care to know how to get the most out of your medical benefits.



# Recap of the resources to help you know



Where to go – your ID card, SPD, customer service and online resources through UMR

- ✓ Find an in-network provider – United Healthcare Choice Plus
- ✓ Get Prior Authorization when required
- ✓ Consider a Claim Pre-Determination
- ✓ Choose the right healthcare setting
- ✓ Estimate costs through the myHealthcare Cost Estimator tool
- ✓ Get support when care gets complex with a UMR nurse case manager
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# Thank you!