

# WELCOME

to your benefits guide



**2015** benefits  
provided by:



**BOYS & GIRLS CLUB**  
Workers Association



A UnitedHealthcare Company

# Greetings from UMR!



Welcome to the BGCWA benefits plan guide!  
The purpose of this booklet is simple: To help you get the most out of your health care plan.

As your benefits administrator, we'll walk you through the plan to give you a better understanding of what it all means. Of course our main goal is to provide you and your family with timely, accurate and caring service.

It starts here, but you also have a whole team of UMR customer service and benefits experts behind you whenever a need or question arises.

To help you reach us, we've included this list of key contacts and information. Stick it on your refrigerator or bulletin board if you wish, or place it in your wallet or purse, so it's there when you need it. You can also find this same information on your UMR ID card.

*Your UMR customer service team is ready to help you!*

Monday through Friday,  
24 hours a day

*A handy contact card for your fridge or wallet*

## My BGCWA benefits information 2015 Plan Year

UMR Customer Service.....	1-800-826-9781
Need ID Cards .....	1-800-826-9781
UMR Care Management .....	1-866-494-4502
Enroll in Maternity Management .....	1-866-494-4502

**Your Preferred Provider Network**  
UnitedHealthcare Choice Plus

**Your Pharmacy Provider**  
OptumRx

**Find it online** at [www.umar.com](http://www.umar.com)

**Write us** UMR  
PO Box 30541  
Salt Lake City, UT 84130-0541

2015 benefits provided by:



# Working with UMR

UMR provides benefits administration services to you and your employer.

Your employer has hired us to assist in managing your benefits plan. For example, we help new employees sign up to receive health benefits. We also process your health claims, making sure they are handled quickly and accurately.

UMR even has medical professionals on staff. They help coordinate your care if you are in the hospital or are dealing with a health condition.

## Filing a claim

A claim is a request that your benefits plan pays for a health service.

You now have an easier way to file claims with UMR. In fact, we call it EZ Claim. We don't need any claim forms, except for prescription drug claims.

With EZ claim, your doctor submits your bills directly for processing. Your ID card has instructions on the reverse side for your doctor's office.

To file a claim, simply show your identification (ID) card at your doctor's office. If you're planning or scheduling a treatment or procedure, you can also write or call us beforehand to find out if it will be covered.

– more –



*How do I contact UMR?*

Simply call the toll-free number that will be located on the back of your UMR ID.



You will receive an explanation of benefits (EOB) form after your claim is processed. It will tell you:

- How much of your cost is covered
- Where checks will be sent
- What amount you are responsible for paying, if anything

### Claim appeals

You may sometimes wish to have UMR review a claim decision. This is called an appeal. Appeals must be made within 180 days after you receive written notice of a denied claim. To file an appeal, send us a written request to the address on your ID card to have a claim reviewed.

After you have filed an appeal, UMR will notify you in writing of the final decision within the time limit listed in your employee benefit booklet.

### Member services

UMR has assigned people to help you answer benefit and claim questions. They are trained on your specific benefit plan.

If you have any questions, you can reach a UMR Customer First Representative by calling the toll-free number on the back of your ID card.

*We look forward to working with you!*



# You deserve an explanation



An explanation of benefits (EOB) is not a bill. It simply tells you everything you might want to know about your claims.

Among the more important things included on your EOB are:

- The service you received
- How much the service cost
- How much you may owe, if anything
- A notes section that explains the meaning of any special codes

- A section that shows how close you are to meeting any plan maximums

There is a second page that includes contact numbers if you have questions. It also tells you how to file an appeal if you want a claim decision reviewed.

**UMR**

PO Box 30541 Salt Lake City, UT 84130-0541  
1-800-826-9781  
www.umar.com

**SAMPLE**

Page Dist Code

Employee Member Number	Joe Patient 999999999
Patient Notice Date	Joe Patient 01-11-12
Employer Name	Customer Inc.
Employer Number	7670-00-999999

**EXPLANATION OF BENEFITS NOTICE - THIS IS NOT A BILL**

Patient Account: 05050505aa      Claim Control Number: 12171769999

Service Description	Dates of Service From: To:	Amount Billed	Amount Not Payable	See Note Section	Less Deductible	Allowable Amount	%	Plan Benefit Amount	Amount Paid	Provider May Bill You
Emergency Care	01-01-12   01-01-12	\$100.00	\$25.00	908	\$50.00	\$25.00	80	\$20.00	\$20.00	\$55.00
<b>TOTALS</b>		<b>\$100.00</b>			<b>\$50.00</b>	<b>\$25.00</b>		<b>\$20.00</b>	<b>\$20.00</b>	<b>\$55.00</b>

**Note Section**  
908 Provider negotiated discount. You are not responsible for this amount.

Payment To: XYZ Clinic      Payment Date: 01-11-12      Payment Amount: \$20.00

Benefit Period	Benefit Level	Applied To Date
01-01-12	\$200 Ind Cal Yr Deductible	\$200.00Met
01-01-12	\$400 Fam Cal Yr Deductible	\$300.00
01-01-12	\$400 Ind Out-Of-Pocket	\$205.00
01-01-12	\$800 Fam Out-Of-Pocket	\$305.00

The type of service you received

How much the service cost

How much your benefits plan paid

How much you may owe (if anything)

Your code definition

Your plan maximums and how close you are to meeting them

# A valuable connection



Congratulations! Your employer has given you access to a preferred provider organization (PPO) network through UMR. Here are a few frequently asked questions to help you understand what your PPO network is all about and the benefits of using it.

## What is a PPO network?

A group of doctors and hospitals that have agreed to reduce what they charge for their services.

## What is a preferred provider?

Any doctor, hospital or other medical facility that is part of your PPO network. They are sometimes referred to as in-network providers.

## Why is a PPO important?

You will pay less for medical services if you see a preferred provider that is part of the network. Plus, there are usually no claim forms for you to worry about when you go to a PPO doctor or hospital.

## Can I get medical services from a doctor or hospital that is not a part of my PPO network?

Yes, but you will pay more for their services and may need to submit a claim form.

## How much will I save if I get services from a preferred provider?

You can compare cost savings by looking at your schedule of benefits, which is found in your summary plan description.

– more –

*What if my normal doctor is not part of my PPO network?*

We encourage you to have your doctor apply to join. Here's how:

- Go to **umr.com**
- Select **Find a provider**
- Click **Medical**
- Scroll down to your provider network list
- The next page you will see has a link you can click to view and print application instructions for your doctor

## Your PPO Network



*Get the most  
from your  
benefit plan...*

Use participating  
network health  
care providers  
whenever possible.

### **Where can I get information about my PPO network?**

Your member ID card contains  
information about your plan's PPO.

### **How often can I see a preferred provider?**

As often as needed.

### **How do I find a network doctor or hospital?**

You can call the toll-free phone  
number on the back of your UMR ID  
card or go to [umr.com](http://umr.com) and click **Find  
a provider**.

### **How do I make sure I get my PPO discount?**

Just show your UMR ID card when  
you visit your PPO network doctor  
or medical facility. It includes all the  
important information and phone  
numbers that are needed.

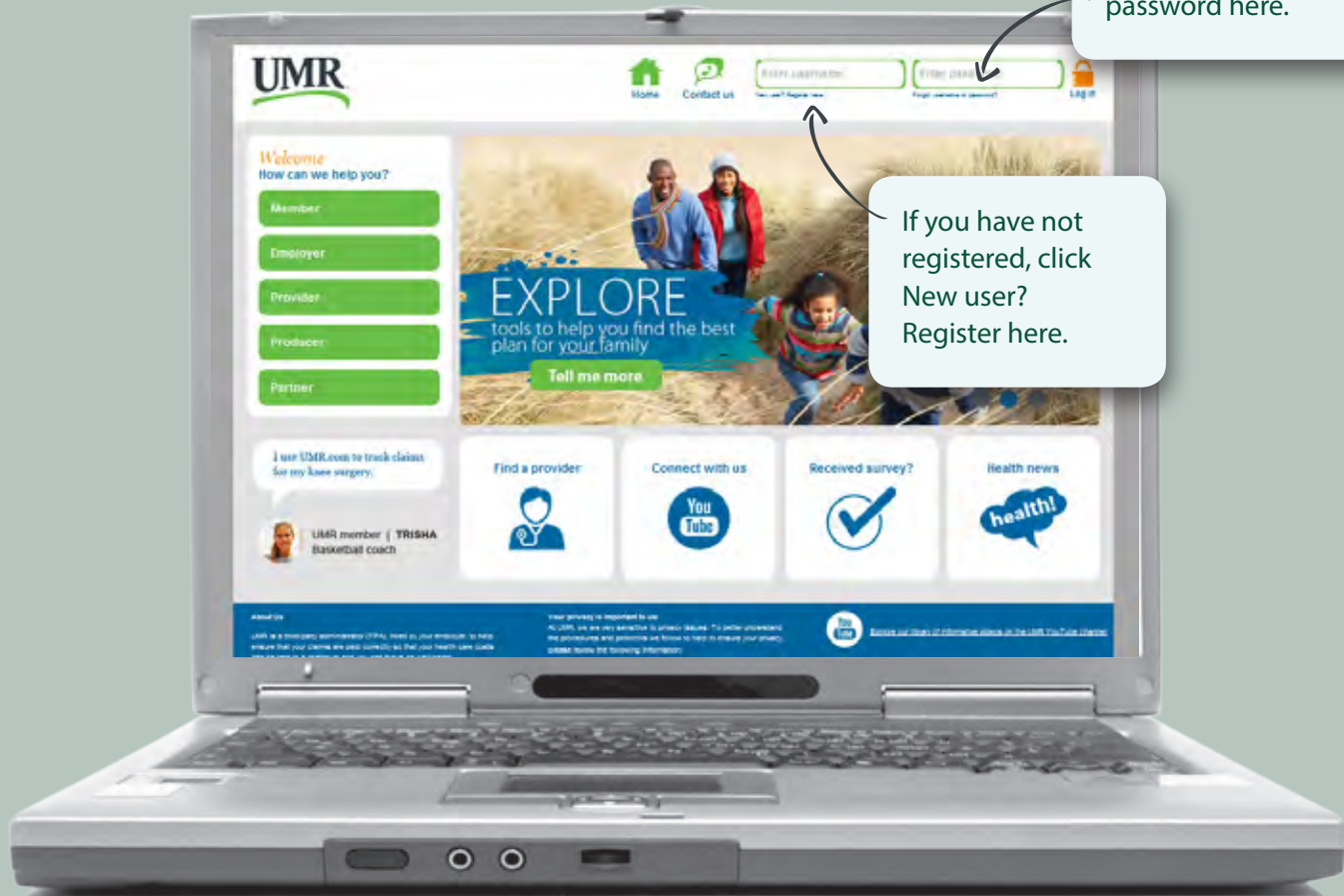


# Find what you need at umr.com

Getting your benefits information is easy using umr.com. You'll be able to find everything you're looking for in no time!

If you have previously registered, enter your username and password here.

If you have not registered, click New user? Register here.



[www.umar.com](http://www.umar.com)



# Personal home page

The place to find what you'll use the most

## myMenu

One-click access to claims, coverage and other resources.

## I need to...

Another easy way to find what you want fast.

## Update your information

Select either the Other Insurance or Accident Details icon and follow the prompts to update your information. It's that easy!

## Benefits snapshot

A short summary of your benefits.

## Shortcuts

Simple icons for quick access to key resources and information.



# Claims

A paper-free and pain-free way to view your claim activity

## Claim search

Set up your search preferences by dependent(s), claim type, time period and status.

## Claim search results

Shows the member name(s), claim type, time period and status you selected.

## Claim activity

Find out how many claims have been processed, how many are in process and if any require more action. Also shows the amount the plan paid, what you may owe (if anything) and provides a link to your explanation of benefits (EOB).

## Shortcuts

Provides quick access to details, such as how your health care dollars are being spent, your monthly statements and medical claim submission information.



CLAIM NUMBER	SERVICE DATE	FAMILY MEMBER	PROVIDER STATUS	BILLED AMOUNT	PLAN PAYS	YOU OWE
12270222210	09/10/13	Karyn	Alba, Jessica	C \$1,000.00	\$990.00	\$10.00
12270222010	09/10/13	Cade	Alba, Jessica	C \$1,000.00	\$990.00	\$10.00
12270222209	09/09/13	Karyn	Alba, Jessica	C \$900.00	\$890.00	\$10.00
12270222009	09/09/13	Cade	Alba, Jessica	C \$900.00	\$890.00	\$10.00
12270222208	09/08/13	Karyn	Alba, Jessica	C \$800.00	\$790.00	\$10.00
12270222008	09/08/13	Cade	Alba, Jessica	C \$800.00	\$790.00	\$10.00
12270222207	09/07/13	Karyn	Alba, Jessica	C \$700.00	\$690.00	\$10.00
12270222007	09/07/13	Cade	Alba, Jessica	C \$700.00	\$690.00	\$10.00

[www.umar.com](http://www.umar.com)

# Benefits & coverage

An at-a-glance summary of your plan

## Benefit search

Set up your search preferences by dependent(s), coverage type, network level and coverage period.

## Benefit search results

Shows the member name(s), coverage type, network level and coverage period you selected.



## Benefit summary

Shows all your benefit information, including copays, coverages and how much you have paid toward deductibles and out-of-pocket maximums.

# Health center

Resources to help you make healthier decisions

## Getting care

Find a provider, get first aid information, explore health education tools and learn when to seek emergency care vs. urgent or traditional care.

## Healthy living tips

Explore videos and health articles, learn about preventive care, find health tracking apps and step-by-step instructions to realize your own health vision.



# Pharmacy

Access to your prescription information

Through our partnership with OptumRx, we are able to provide you with direct access to your prescription information from the UMR portal.



**Click here to:**

- Locate a pharmacy
- Manage your account
- Learn more about general health topics
- Shop for over-the-counter products
- Get the help you need or contact us

[www.umar.com](http://www.umar.com)

# ID card

Copy, order or fax in an instant

## I want to

Allows you to easily order an ID card or fax a copy of your ID card.

## View your ID card

Shows all the details of everything that is included on the front and back of your ID card, including your member ID, group number and customer service number (located on the back).



[www.umar.com](http://www.umar.com)

# Mobile Web

Access to your health benefits anywhere, anytime using your mobile phone browser.

Just use the same username and password that you use on our full site. What's even better — there's no app to download, nothing to install, no waiting.

## What's new

Find out about new tools and information to help you live a healthier life.

## Log in

Log in here to get instant access to all our mobile inquiry tools.

## Find a provider

Need to find a doctor fast? Access an alphabetical listing of network providers without logging in.

## View, scan or fax your ID card

View your ID card, allow your provider to scan the on-screen bar code for instant access to your benefit information and/or fax a copy to a provider.

## Find a provider

Find an in-network provider while you are "on the go".

## Simplified navigation

- Home – Return to the main menu.
- Menu – Display the menu.
- Gear – Log out or learn more about UMR and our mobile site.

## Need help?

Click the question mark any time you are confused about a term or benefit and get an explanation.

## Look up claims

Look up a claim for yourself or an authorized dependent.

## Check your benefits

View medical and/or dental benefits, as well as persons covered.

## Access account balances

Look up balances for your special accounts.



[www.umar.com](http://www.umar.com)

**Note:** The images above reflect available features within our mobile site. These features may or may not be available to all users depending on your individual and/or company benefits.

# Health Education Library

Your key to better health information



There are articles, images, videos and other visuals on diseases, conditions, symptoms, medications, injuries, surgeries, procedures and preventive health tips. This wealth of health knowledge comes in a variety of forms, including:

- A.D.A.M. Health Multimedia Encyclopedia
- Care Guides
- DrugNotes
- Drug Interactions
- Symptom Navigator

HEALTH EDUCATION LIBRARY

Symptom Navigator

Where does it hurt?

This tool will help you to decide whether to treat at home or see a doctor. Each topic addresses possible causes of the symptom, how to self treat, when it is an emergency, when you should call a doctor, and how to prevent it in the future - all in one easy step. **Click a region of the body to begin.**

Just click on an area of the body or select from a list of nearly 300 symptoms to quickly find what you need to know.

Over 1,600 diseases and conditions are covered in male, female, adult and child views.

Male Adult Front  
Female Child Back

All Symptoms

[www.umar.com](http://www.umar.com)

Health education library



It's easy to get started. Just look for the **Health education library** tile on your personal home page.



# Health Plan Cost Estimator

Your doorway to comparing health plan options



The Health Plan Cost Estimator is the first step to better health plan comparison shopping. It's perfect for making pre-enrollment plan decisions.

Compare premiums, health care usage costs, employer contributions.

Compare annual plan costs and per-paycheck contributions.

Calculate and optimize account contributions and tax savings.

Print estimates, download plan summaries or add your own plan estimate.

	Template 1 - HSA Estimate Details	Template 2 - HRA Estimate Details	Template 3 - FSA Estimate Details
Employee Plan & Healthcare Usage Costs			
Employee Plan Premium	\$0	\$0	\$0
Employee Healthcare Usage Costs	\$200	\$200	\$200
Employer Health Account Contributions	\$0	\$0	\$0
Total Annual Employee Healthcare Costs	\$200	\$200	\$200
Employee Healthcare Account Contributions & Tax Savings			
Health Account Calculator Instructions	Health Savings Account Calculator	Flexible Savings Account Calculator	Flexible Savings Account Calculator
HSA Contribution Amount:	\$0	FSA Contribution Amount:	FSA Contribution Amount:
	\$0		\$0
Summary of Plan Costs & Contributions			
Annual Plan Costs for Comparison	\$200	\$200	\$200
Per Paycheck Deductions to Pay Annual Plan Costs	\$0 Bi-Weekly	\$0 Bi-Weekly	\$0 Bi-Weekly

[www.umar.com](http://www.umar.com)



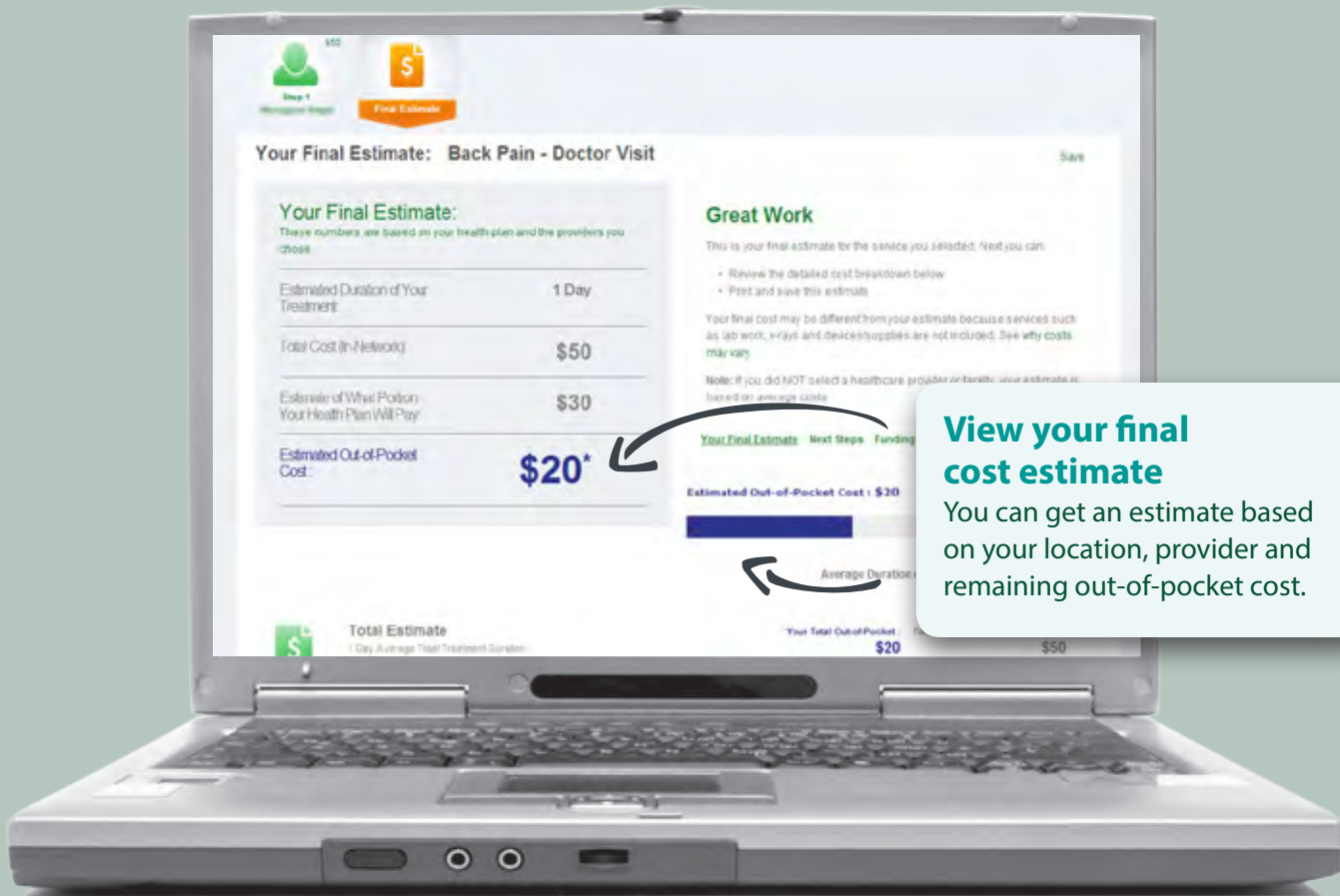
It's easy to get started. Just look for the **Plan cost estimator** tile on your personal home page.

# myHealthcare Cost Estimator (myHCE)

Your window to cost transparency and quality care



myHCE allows you to research treatment options and learn about the recommended care and estimated costs associated with your selected treatment option. You can even access quality and efficiency measurements for participating providers.



### View your final cost estimate

You can get an estimate based on your location, provider and remaining out-of-pocket cost.

[www.umar.com](http://www.umar.com)

Health cost estimator



It's easy to get started. Just look for the **Health cost estimator** tile on your personal home page.

# A valuable part of your medical benefits

Few things in life are more important than the health of you and your family. Fortunately, you have UMR Care Management on your side to help you understand all your medical care options.

UMR Care Management is a staff of experienced, caring nurses (RNs) who help you get the most out of your health plan benefits. They work with you, your doctors and other medical advisors to get the services that best meet your needs.

Our expert nurses can guide you before, during and after your medical care. They will listen to your concerns, answer questions and explain your options.

## Helpful support in any situation

Whether you're having a baby, have an emergency hospitalization or need non-emergency care, our nurses are there for you.

For example, we can assist you during a hospital stay, after you are released and with your home care. You can concentrate on getting well knowing your care management nurse will review your progress with your doctor.

As an added bonus, our services can save you money and prevent delays in your medical claim processing.

— more —



Our services can save you money and prevent delays in your medical claim processing



You will also learn about quality medical services and become a more informed health care consumer.

### Here for you in times of crisis

Hopefully, you or a family member never experience a serious injury or long-term illness. But if you do, we will have UMR nurses on the case at no cost to you.

In fact, we call them nurse case managers. They will assist with your medical care and treatment by:

- Helping negotiate treatment from the beginning of your care to recovery

- Helping you look at treatment needs and options under the direction of your doctor
- Serving as your advocate with your benefits administrator
- Providing an understanding of any complex issues to your claims payer
- Helping you better understand your health benefits



#### *Important note...*

Your doctor remains solely responsible for decisions concerning your medical treatment and care.

# Maternity management

A healthy baby starts with a healthy you

The idea behind UMR's maternity management program is simple: Healthier women are more likely to have healthy babies.

So if you are thinking of having a baby or already expecting, this is the program for you.

Maternity management can teach you how to reduce your risk of complications and prepare you to have a successful, full-term pregnancy and healthy baby.

## What the *expecting* can expect

From the time you start thinking about having a family to after your baby is born, our maternity management program can support you every baby step of the way.

Here's what you can expect:

- Our experienced nurses will help you understand your health risks before you become pregnant
- When the time arrives, our registered nurses will provide timely pre-birth education and follow-up calls. They will also refer you to case management if a serious condition arises
- Your nurse coach will call you each trimester and then one time after your baby is born
- If you are identified as high-risk, a nurse case manager will monitor your condition. The nurse will also work to reduce your claims costs throughout your pregnancy and after delivery

— more —



You can enroll yourself by calling the number on the back of your member ID card.

You can also go to

**umr.com**





### *Maternity Management...*

if you are thinking of having a baby or already expecting, this is the program for you.

### What you will get

A big part of the program is one-on-one phone calls with a nurse who:

- Provides complete pre-pregnancy and pre-birth assessments
- Answers your questions
- Shares information before and during your pregnancy
- Encourages you to call when you have questions or concerns
- Calls after delivery to see how you and your baby are doing

Another important part is free educational mailings. They include a choice of high-quality books and materials. The materials contain helpful information about pregnancy, early labor, childbirth, breast feeding and infant care.

### How to sign up

There are two ways you can join the program:

- You can enroll yourself by calling the number on the back of your member ID card. You can also go to **umr.com**.
- You can wait to be invited if you are identified as pregnant through a health risk assessment or other program referrals

### Free incentive

If you enroll during the first or second trimester and actively participate in the program, you will receive a free incentive as a thank-you!

