

# 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) or retiree medical savings account (RMSA). At **umr.com**, there are no hassles and no waiting – just the answers you're looking for, anytime, night or day. While FSAs, HRAs and RMSAs are all processed under our flex system, you can access whichever account you have using the following instructions – even though you may see flex references throughout.

### Log in now 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 already have an account, go to **umr.com** and 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 a flexible spending account (FSA) 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**

Usernames 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).

Fictionalized data

## 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.

## 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 flex information, select **Account balances** from **MyMenu** and then select **Flexible spending account**. On the FSA page, you can sign up for direct deposit or view your FSA 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.

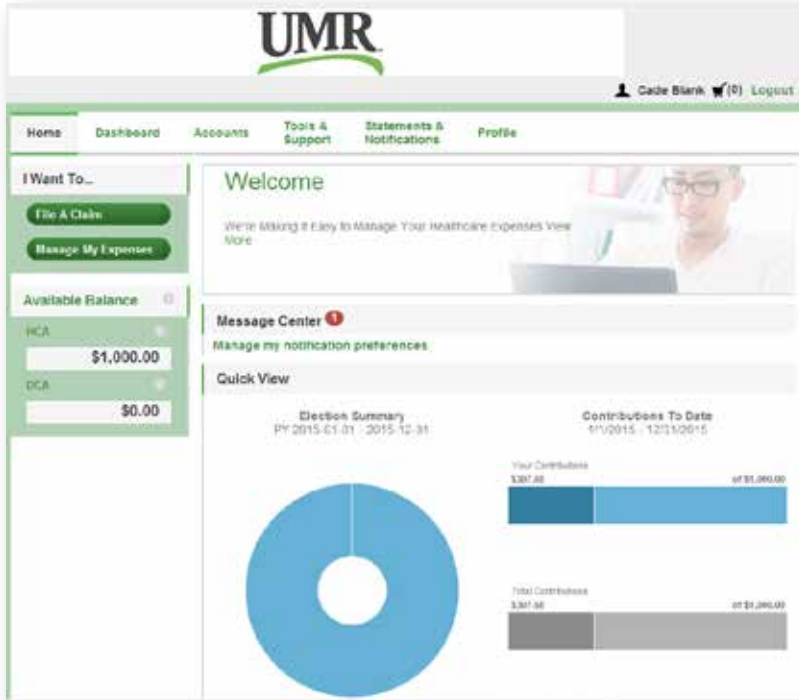
## Viewing your FSA

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

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The screenshot shows the UMR member home screen. At the top, there's a navigation bar with 'myMenu' and 'Hi Cade Blank'. Below that, there's a 'WELCOME' banner with a 'MyMenu' button. A callout points to the 'Account balances' link in the 'myMenu' dropdown. Below the banner, there's a 'Flexible spending account' section with a 'View my FSA' button. A callout points to the 'Update my direct deposit' link in the 'I need to...' section. Another callout points to the 'View my FSA' button in the 'Flexible spending account results' section. At the bottom, there's a 'Please note:' section with a 'New window' icon.



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## Your FSA online administration 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.
- The **Quick View** section shows a chart of the flex accounts you have, how you spent your funds and if you click on the >, it will show your contributions.

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**, it will automatically list Me, since flex funds are paid directly to you, then hit **Next**.
5. You will then have the opportunity to upload your supporting documentation. Click on **Upload Receipt** 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**.
6. The claim form will then be provided. Please complete the information for the claim and hit **Next**.
7. 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).
8. 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 and then select **Account Summary** from the left menu.
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.

### 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**.

PLEASE NOTE: If your card is currently suspended, you will not have this option available. Please contact customer service.

### 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.