



# Accidents happen

## Don't pay more than you should

**If you have suffered an injury as a result of an accident, you might not be responsible for all costs related to your medical treatment.**

To help you and your employer manage your health care costs and avoid paying medical claims for which you aren't responsible, UMR may ask you to provide additional information about claims identified as accident-related.

Calling to report accident details or completing an injury questionnaire on [umr.com](http://umr.com) will help us determine whether a third party is at all responsible or liable for payment of your claim.

### **Third-party liability may apply to claims involving:**

- Work-related injuries
- Motor vehicle accidents
- Falls
- Medical malpractice
- Product recalls

After UMR flags a claim as being potentially related to an accident or injury, we deny payment of the claim until we receive an update with any accident-related details.

UMR will send you an explanation of benefits (EOB), along with a letter and request for accident detail information.

In addition, when you log on to [umr.com](http://umr.com), you'll find your **MyTaskbar** on the homepage. On the taskbar, you'll see an icon with a red exclamation point indicating that you need to provide accident details. Click the icon to submit accident details using an easy electronic form.

If you indicate the claim is not accident-related and all information is verified, UMR will process the claim according to your benefits plan. If you indicate the claim is accident-related or UMR otherwise considers it suspicious, we may notify the parties involved. A UMR specialist follows the case until the claim is resolved.



### **Remember**

Your claim will not be paid until we hear from you.



### **Tell us what happened**

Provide information by phone:

**888-291-3774**

OR

Submit an electronic form on [umr.com](http://umr.com)



A UnitedHealthcare Company