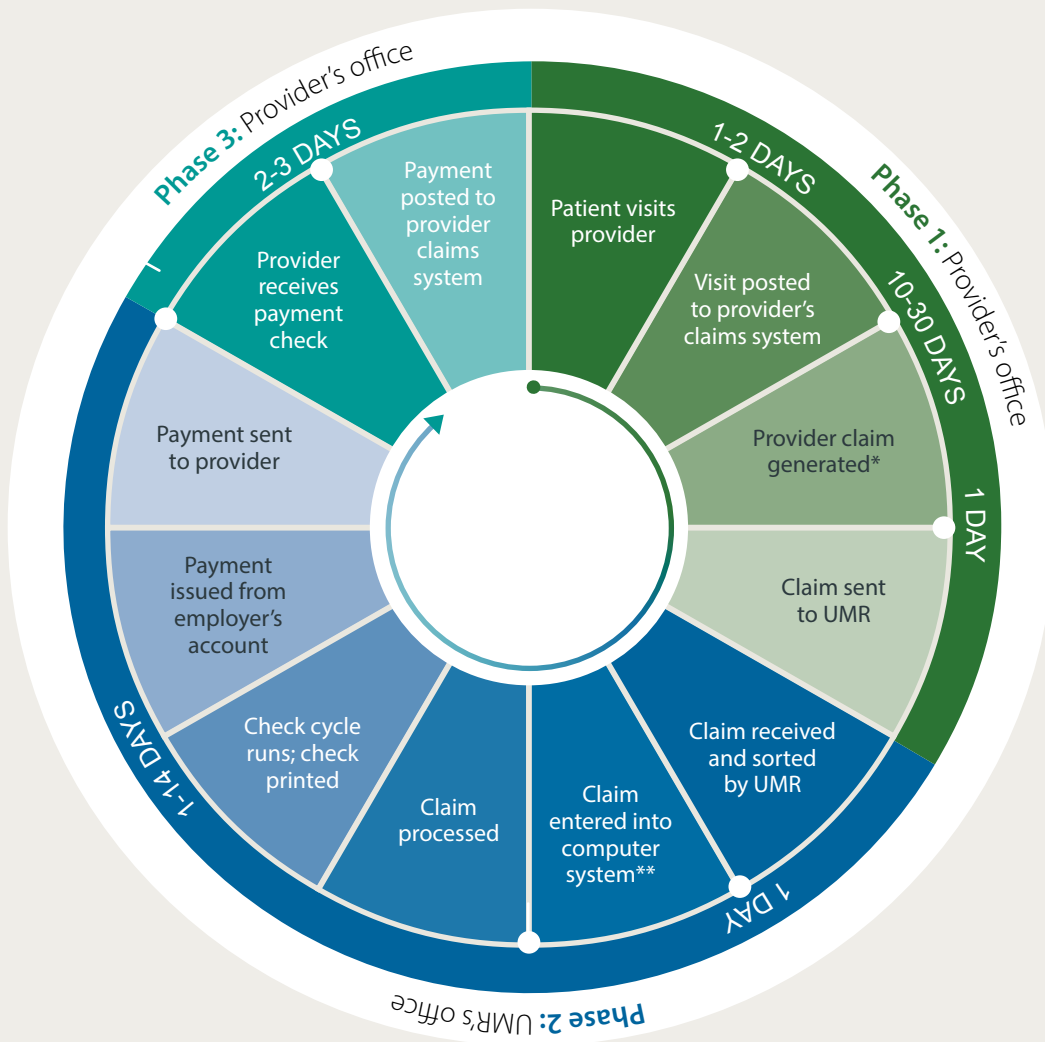


The life of a claim, UMR serving you

UMR is pleased to be your benefits administrator. We are committed to providing you excellent claims administration and customer service. We take pride in being flexible, effective and focused – on you and your dependents – and we are dedicated to making sure your claims are handled quickly and accurately. The following chart shows how your claims are processed and paid:



UMR has dedicated individuals trained on your benefits plan who are ready to answer any questions regarding your medical benefits, eligibility or claims.



A UnitedHealthcare Company

* Claims for services by preferred network providers will be adjusted to pre-negotiated network discounted rates. This may add 3-6 days to the process.

** If additional information is needed, the time to process increases to 10-14 days.