

Disclaimer: This content is provided for information only and is not to be considered medical advice. All decisions about medical care should be made by the doctor and patient. Always refer to the plan document for specific benefit coverage or call the toll-free member phone number on the back of your health plan ID card.



UMR Decision Support Tools

Feel at home making your health decisions

UMR believes that better information leads to better decisions. To help you make the best decisions for your health, you now have access to the complete suite of UMR Decision Support Tools.

Now you can:

- Compare the financial impact of your benefit plan choices to select the best benefit plan for your needs
- Research health topics to better understand symptoms, conditions, treatment options and medications
- Search for medical treatments, services and conditions, and estimate your costs

Best of all, you can use these tools from the comfort of your own home or any other convenient location with online access.



UMR Decision Support Tools ...

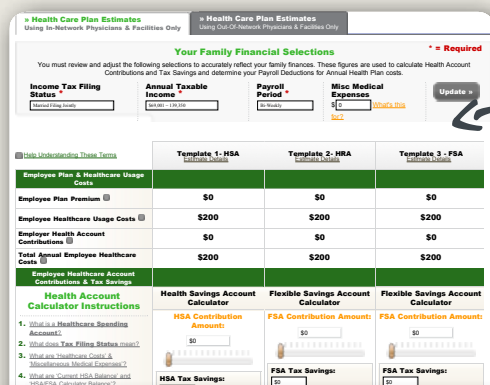
Here's a quick overview of each of the UMR Decision Support Tools available to you:



See an estimate for your treatment as well as quality and efficiency measurements

myHealthcare Cost Estimator (myHCE)

myHCE is your window to better cost transparency and quality care. It allows you to research treatment options and learn about the recommended care and estimated costs associated with your selected treatment option. Care paths show you all the steps typically involved in the treatment, from the first consult to the last follow-up visit. You can get a custom estimate based on your plan details, location and selected medical provider and facilities. You can also access quality and efficiency measurements for participating providers.



Compare the financial impact of premiums, health care usage costs and employer contributions

Health Plan Cost Estimator

This tool is the first step to better health plan comparison shopping. It's perfect for making pre-enrollment plan decisions. The Health Plan Cost Estimator helps you compare plan estimates based on information specific to your financial and health needs. Integrated calculators can even determine how much money you should set aside in special accounts, such as a flexible spending account (FSA) or health savings account (HSA).



Easy-to-understand, continually updated health topics, illustrations and videos

Health Education Library

The Health Education Library provides the keys to better health information in a variety of ways. There are articles, images and videos 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:

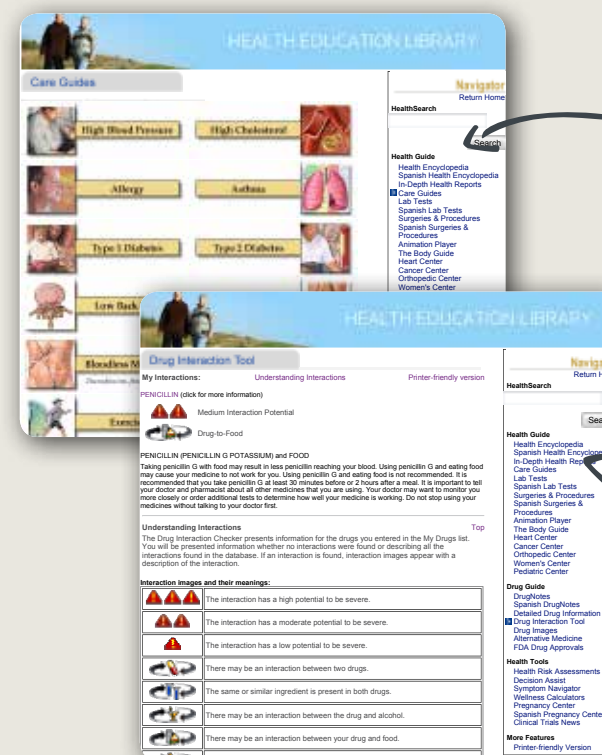
An online site with articles, videos and illustrations related to a variety of health topics.

Care Guides: Provides illustrations, videos and articles with information on chronic conditions and preventive care topics.

DrugNotes: A list of brand name and generic drugs. You can get detailed drug summaries, usage instructions and side effect information.

Drug Interactions: Find information on brand name and generic drug interactions with food, alcohol, tobacco, alternative medicines and other drugs.

Symptom Navigator: Click on an area of the body or choose from a list of symptoms for quick and easy answers to your health concerns.



Stay informed

Remember to put these powerful online tools to use to help you make informed health care decisions. For more information, please call the customer service number on the back of your UMR ID card.

How do I get started?

You can begin using the UMR Decision Support Tools right away by visiting www.umar.com and logging into your member portal.