



Flexible Spending Accounts

Get more time in your day through direct deposit of your FSA!

Now there's an easy way to save a little extra time in your day. If you use direct deposit for your paychecks and expense checks, you can also use it for your flexible spending account (FSA) reimbursement checks.

This service, which is also known as electronic funds transfer (EFT), is fast, easy, secure and reliable. No paperwork, no receipts, no deposit slips and no more special trips to the bank! UMR will automatically make the transaction for you by placing your FSA reimbursement directly into the bank account of your choice.

Here's How it Works

- ***As soon as your claim is filed and processed, your reimbursement will be automatically deposited in your bank account within three business days.***
- ***You'll receive an explanation of benefits (EOB) statement, which provides a summary of the amount deposited and the status of your account. That's all there is to it!***

Signing Up is Simple

You have two ways to sign up for direct deposit:

1. ***Sign up online at www.umar.com. Once you become a registered user and log in please do the following:***
 - ***Click on the myClaimCenter tab.***
 - ***Click on the Accounts & Balances tab.***
 - ***Click on the Add/Change Authorization link located under the Direct Deposit Authorization section on the page.***
 - ***From here you can sign up for direct deposit or make changes to your existing bank account information. You will need your bank's name, routing and account numbers and the account type (checking or savings).***



- 2. If you do not have access to the internet, you can fill out the FSA direct deposit authorization form located in your welcome packet and return it to the address listed on the form.***

Forms are also available on our website at www.umar.com.

If you have questions, contact: UMR, PO Box 8022, Wausau, WI 54402-8022 or call toll-free at 1-800-826-9781.

Frequently Asked Questions about direct deposit

Q: How long does it take to set up direct deposit?

A: It takes five days to set up and process your request.

Q: What should I do when I change banks or bank accounts?

A: You will need to fill out a new direct deposit authorization form. (Refer to Part II of the direct deposit form: Reimbursement and Change Request section). Note: Reimbursements during this period of time may be provided via a check mailed to your home until the change has been completed.

Q: How long does it take to terminate a direct deposit?

A: Five days.

Q: What happens if funds are deposited into the wrong account?

A: If a direct deposit is made to the wrong account, please contact a FSA customer service analyst at the number listed on page one of this flier for assistance.