

# Flex Your Dollars

Deciding how much money to allocate to your flexible spending account (FSA) is as important as managing it wisely. UMR online FSA tools can help you project your expenses as closely as possible. You'll also have access to all current data 24 hours a day, seven days a week!

## Online Tools You Can Use

**FSA Calculators:** These easy-to-use tools help you estimate your annual out-of-pocket expenses for health care and dependent care. They also show you how much you'll save in taxes by enrolling in an FSA.

**Eligible/Ineligible Expense Lists:** Want to know if an expense is covered under your flex plan? You can review the alphabetical list in its entirety or perform a search for a specific item.

**Claim Forms and FAQ:** Download claim forms and peruse our most frequently asked questions.

**Explanation of Benefits (EOB) Notification:** You can elect to receive e-mail notification informing you that a new FSA EOB is available to view online. FSA EOBs are available online via a link within your FSA claim information. If you currently receive EOB e-mail notifications for your medical and/or dental claims with UMR, you will automatically receive these e-mail notifications for your FSA EOBs as well.

## Easy Access to All Your Current Data

**Claim Information:** Get a quick synopsis of your account type, claim number, service dates, claim amount, requested amount, denied amount, eligible amount, pending amount, total paid to date and last paid date.

**Payment Detail:** Take it a step further and see your payment date, number, amount, account type and total payment amount.

**Balances:** View your most current account balance information including employee annual election amount, total annual election amount, deposits posted to date, eligible amounts claimed to date, claims denied to date, claims paid to date, remaining claim balance and account balance.

**Interactive Voice Response (IVR) System Fax Confirmation:** Get instant access to fax confirmation by dialing the toll-free IVR number listed on your enclosed welcome letter. You can hear the date and total number of pages for the last fax received from you. Speak to a customer service analyst for further assistance.



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## Here's How to Get Started

- Visit: [www.umar.com](http://www.umar.com)
- Select "Members"
- If you have health or dental coverage with UMR, enter the member ID number located on your ID card within the "Online Services Access" area (If you only have an FSA, enter your Social Security number.)
- If you have previously registered, enter your username and password
- If you have not previously registered, select "Need a Username? Register here" located under the login box
- Select "Yes" to the question "Do you have a benefits ID card?" if you have a benefits ID card from UMR. Select "No" if you do not have a benefits ID card from UMR
- Under "Please choose one" select "I am the employee"
- Click "Continue" and answer the questions in Step 2



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