

Simplify your claim reimbursements with direct deposit



Make paper checks a thing of the past with direct deposit or electronic funds transfer (EFT) of your UMR claim reimbursements.

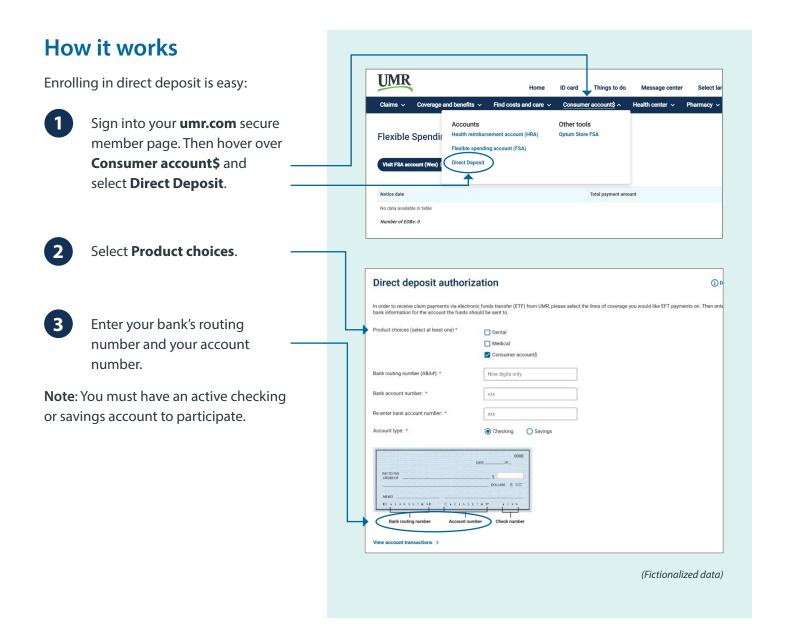
As an employee in your employer-sponsored health, dental or vision plan, you can enroll for direct deposit of claim payments into your bank account.

Note: If you currently have member direct deposit for a UMR-administered consumer-driven health plan, the member direct deposit process in place will remain unchanged.



The features and benefits of direct deposit include:

- Fast and secure deposit of your claim payments
- No change to how you submit claims
- Transaction-type reporting that your bank account will reference as UMR CLAIM
- · Fewer paper checks lost or misplaced
- Easy self-enrollment via the umr.com
- Convenient email notifications any time updates are made to your account enrollment information or should a direct deposit fail





Things to know:

- Direct deposit enrollment does not guarantee that all payments coming from UMR will be sent using this electronic option
- Initial enrollment and any changes may take up to seven business days to be completed
- Prompt and accurate updates or bank account changes are your responsibility
- UMR may be required to update your direct deposit information based on a Notice of Change received from your bank when a payment is deposited

FAQ

How can I sign up for direct deposit and EFT?

First your employer or plan sponsor must offer this option. If allowed, you will see a selection for **Direct Deposit** under **Consumer account\$** on your **umr.com** secure member page. You must have an active United States checking or savings account to complete your self enrollment.

Does enrollment for direct deposit have to be renewed yearly?

No, the enrollment and authorization will carry over from year to year.

How do I change the bank account for my member direct deposit?

You must access your **umr.com** secure member page and select **Direct Deposit** under **Consumer account\$** to update your direct deposit election.

How quickly will changes to my bank account or other updates I make be completed?

Please allow up to seven business days for changes to take effect.

How can I remove direct deposit?

You must access your **umr.com** secure member page, hover over **Consumer account\$** and select **Direct Deposit** to disable your direct deposit.

Who can provide direct deposit information?

Direct deposit information can only be obtained directly from you as the employee.

How will the direct deposit show up on my bank statement?

It will appear as a credit or deposit with the description of UMR CLAIM.

Can I have a separate bank account for my medical and dental claims vs. my flexible spending account?

Yes, if necessary, however, we would recommend one common account for all your direct deposit activity.

Can my dependent get reimbursement sent directly to their own bank account?

Reimbursement must follow the employee, not the dependent.

Is my bank account information being stored on the UMR member portal?

No, your bank account information is not stored on the portal. It is stored within UMR's proprietary secure operating system.

I reviewed my bank account and did not receive my payment. Who can I contact?

Contact your UMR Claims Support team using the phone number on the back of your member ID card. If your EFT payment was rejected or failed by your financial institution and you have a valid email address on your portal profile, you will receive an email notice from UMR.

You will need to update your direct deposit enrollment with corrected bank account information. Once that is completed, the failed EFT will be transferred to the new bank account. If, after 10 business days, the corrected information is not received, the EFT will be voided and a check will be issued.

I am an employee that will be terming or has termed. What will happen to any member EFT claim payments in transit?

Any EFT payments issued and in transit will settle to your bank account. Any claims processed from when you had active coverage will settle.

This means if you will be or have termed employment but process a claim later, the EFT claim will go to your bank account if the claim is from when you had active coverage.



Have further questions?

Please contact your UMR Claims Support team using the number on the back of your member ID card.

