

Dhammaan jawaabahaaga si degdeg ah oo fudud uga hel umr.com

Ka dhig umr.com meesha ugu horeysa ee aad tagto

Miyaanay run ahayn in aad rabto in maaraynta daryeelkaaga caafimaad ay noqoto mid degdeg ah oo sahlan? Waad fahamtay. Markaad booqato **umr.com**, waxaad ka heli doontaa wax kasta oo aad rabto inaad ogaato – oo aad u baahan tahay inaad sameyso – isla markaad soo gasho.

Dhibaatooyin la'aan. Sugitaan la'aan. Kaliya hel jawaabaha aad raadinayso wakhti kasta, habeen ama maalinba!

App-ka UMR waa hab kale oo aan dib ugu qaabaynayno daryeelka caafimaadka si uu kuugu shaqeeyo.

Waxaan haynaa hab caqli badan, fudud, oo degdeg ah oo lagu maareeyo faa'iidooyinkaaga daryeelka caafimaadka, oo si buuxda aad gacantaada ugu maamulan katro.

Soo dejiso app-ka UMR maanta!

Iskaan garee koodhka QR ee bidixda xiga ama booqo app store-ka si aad u bilowdo.



(Xog la mala'awaalay)

Hadda soo gal si aad u:

- Aragto **Things to do** (Waxyaabaha la sameeyo), liiskaaga hawlaha ee faa'iidooyinka la gaar yeelay
- Hubiso faa'iidooyinkaaga oo aad u aragto waxa lagu daboolo
- Eegto lacagta lagugu leeyahay iyo inta aad bixisay
- Hesho dhakhtar ku jira shabakadaada
- Wax uga ogaato xanuunada caafimaad iyo xulashooyinkaaga daaweynta
- Hesho qalabka iyo kheyraadka lagu kalsoon yahay oo kaa caawin doona inaad nolol caafimaad leh ku noolaato

Hal taabasho oo kaliya, waxaad:

- Ku heli kartaa kaarkaaga aqoonsiga dhijitaalka ah
- Ku arki kartaa faahfaahinta qorshahaaga marka aad u baahato – wakhti kasta, meel kasta
- Ku ogaan kartaa haddii loo baahan yahay lacag dheeraad ah oo loogu talagalay ballantaada soo socota
- Kula sheekeysan kartaa, wici kartaa, ama fariin u diri kartaa kooxda taageerada xubinta ee UMR

Fiiro gaar ah: Sawirada la muujiyey waxay muujinayaan sifooyinka la heli karo ee ku jira websaydkayaga desktop-ka. Sifaadkan waxaa laga yaabaa inay helaan ama aysan helin dhammaan isticmaalayaasha, iyadoo ku xiran faa'iidooyinkaaga shakhsiga ah iyo/ama shirkadda.

Uma baahnid Ph.D. si aad u fahanto faa'iidooyinkaaga

Waxaan sahalnay in la helo waxyaabaha ugu muhiimsan ee dadku rabaan inay ogaadaan. Dooro **Coverage and benefits** (Caymiska iyo faa'iidooyinka) qaybta dhex mushaaxa labaad ee buluugga ah si aad wax u ogaato:

- Waa kuwee adeegyada daryeelka caafimaadka ee la daboolo?
- Intee ayay dhan tahay lacagta billaha ah ee lagaa jari karo, oo ma ku dhowdahay inaad gaarto?
- Waa maxay farqiga kharashka ee u dhexeeya adeegga shabakada gudaha iyo kuwa shabakada ka baxsan?
- Ma jirtaa lacag wadaag ah oo loogu talagalay booqashadaada xafiiska? Hadday haa tahay, immisa?

Hel jawaabahaaga si fudud adigoo eegaya umr.com

UMR
Home ID card Things to do Message center My account

Claims Coverage and benefits Find costs and care Consumer accounts Health center Rewards

Parent > Current page

Coverage and benefits

Coverage Benefits Personal information

Review your levels of benefits and coverages.

Need your proof of coverage? [Print your proof of coverage](#)

Person: Coverage type: Network level: Time period: [Apply](#)

Copays

Hospital admission	Office visit	Specialist	Urgent care	Emergency room
\$25	\$25	\$25	\$25	\$25

[Print](#) [Definitions](#)

Benefit percentage

Primary care	Specialist
80%	20%

Benefits usage

In-network medical benefits:

Individual deductible: \$599.72 Total met: \$750 Max

Family deductible: \$599.72 Total met: \$750 Max

Individual out-of-pocket: \$599.72 Total met: \$750 Max

Family out-of-pocket: \$599.72 Total met: \$750 Max

Individual annual maximum: This does not apply to your plan

Family lifetime maximum: This does not apply to your plan

Accumulator begin date: 01/01/2023

Benefits overview

Is there a benefit you would like to know more about? Select a benefit category from the drop-down menu below to get more details

Benefit category:

Mental, alcohol, and drug

Inpatient (Mental, alcohol, and drug)

Information not available

Residential (Mental, alcohol, and drug)

Plan benefits apply. Refer to the benefits section above

Outpatient (Mental, alcohol, and drug)

\$10 copay per visit/plan benefits apply

Refer to the benefits section above

Outpatient maximum: 40 per calendar year

Day/visit applied: 0

Personality disorders

No benefit

Sexual/gender identity

No benefit

Behavior and impulse control

No benefit

Every effort is made to ensure that the information given to you today is accurate. If a conflict exists between the information provided to you and the terms of the plan, the terms of the plan will prevail. Final determination of coverage and patient responsibility is made at the time the claim is received and processed.

* These providers are part of the care delivery organization of Optum, or another UnitedHealth Group affiliate, and are not owned, controlled, employed, and/or managed by that affiliate. Affiliation information is updated periodically and is subject to change.

(Xog la mala'awaalay)

Ma weli waxaad ku jahwareersan tahay waxa uu yahay qaddarka laga jari karo?

Kaliya tag **umr.com** oo hoos ugu dhaadhac ilaa qaybta **Highlights and resources** (Muhiimadaha iyo kheyraadka). Halkaas, ka dooro isku xirka **Qaamuuska** si aad u heshid erayada daryeelka caafimaadka ee caadiga ah (oo ay ku jiraan erayada faa'iidada) oo loo qeexay si luqad fudud oo cad.

UMR A UnitedHealthcare Company

Issuer (80840) 911-39026-02

Member ID: 12345685 Group Number: 76-123456

Member: JAMES A SAMPLE 00 MED

Dependents: JOANNE SAMPLE 01 MED, JOHN SAMPLE 02 MED, JOSEPH SAMPLE 03 MED

CO-PAYS MAY APPLY 0730

YOUR COMPANY NAME HERE

Customer Logo (If Applicable)

Prescription benefits logo

Rx BIN: 610127
Rx PCN: 01960000
Rx GRP: 0196XXXX

Primary network logo

Self-funded plan administered by UMR

(Xog la mala'awaalay)

Eeygaaga ma cunay kaarkaaga aqoonsiga? Ha ka walwalin. Waay fududahay in kaar beddel ah laga helo onlaynka.

Kaliya ka dooro **ID card** (kaarka aqoonsiga) qaybta dhex mushaaxida hore si aad u aragto nuqulka kaarkaaga. Marka aad gujiso laba jeer oo dheeraad ah, waxaa kaarka cusub laguugu soo diri karaa gurigaaga.

Ma sugi kartid miyaa ninka boostaalaha ah? Ka daabaco nuqul kumeelgaar ah websadkayaga desktop-ka. Ama, isticmaal telefoonkaaga casriga ah si aad u aragto kaarkaaga aqoonsiga ama nuqul u fakis garee xafiiska dhakhtarkaaga.

Ha la yaabin kharashyada lama filaanka ah



Ogow qiimaha aad horey u bixin doonto

Qaybta hoos timaada ikhtiyaarka bogga hore ee **Find costs and care** (Hel kharashyada iyo daryeelka), isticmaal **Health cost estimator** (Qiyaasaha kharashka caafimaadka) si aad u raadiso daaweynta ama habraac lagu samayn karo aaggaaga.



Si degdeg ah u arag waxa aad ku kharash gareysay daryeelka caafimaadka sanadkan

Qaybta hoos timaada ikhtiyaarka bogga hore ee **Claims** (Qaansheegashada), ka eeg faahfaahinta noocyada adeegyada, si aad u aragto halka dhammaan lacagtaadu ku baxday.



Hubi in aad hesho qiimo-dhimistaada bixiyeyaasha shabakadda ku jira

Qaybta hoos timaada ikhtiyaarka bogga hore ee **Find costs and care** (Hel kharashyada iyo daryeelka), dooro **Find a provider** (Hel bixiye) si aad u sameyso raadinta degdegga ah ee dhakhaatiirta iyo xarumaha ka qayb galaya daryeelkaaga ee ku dhow adiga.

Ma ku hafatay waraaqaha la buuxiyo ee badan? Hal gujis ayaa kuu oggolaanaya inaad la socoto dhammaan qaansheegashooyinkaaga

UMR

Home

ID card

Things to do

Message center

Select language

Claims

Coverage and benefits

Find costs and care

Consumer account

Health center

Pharmacy

Claims

Medical

Dental

Search and view your medical claims. You can filter your search by persons covered, claim status, time period or service date to find a specific claim.

Person

Status

Time period

Service date range:
From (mm/dd/yyyy) - To (mm/dd/yyyy)

Samuel Blank 02/...

All

All

MM/DD/YYYY - MM/DD/YYYY

Apply

Clear filters

Filter results here

Claim number	Name	Provider	Service date	Billed amount	Plan pays
9999999991	Samuel Blank	XYZ Provider Inc.	02/27/24	\$228.00	\$0.00
9999999992	Samuel Blank	ABC Provider Inc.	02/15/24	\$131.00	\$52.40
9999999993	Samuel Blank	XYZ Provider Inc.	01/09/24	\$62.00	\$0.00
9999999994	Samuel Blank	ABC Provider Inc.	01/09/24	\$274.00	\$0.00
9999999995	Samuel Blank	DEF Provider Inc.	01/09/24	\$276.00	\$0.00
9999999996	Samuel Blank	DEF Provider Inc.	11/29/22	\$118.00	\$80.98
9999999997	Samuel Blank	ABC Provider Inc.	10/26/22	\$50.00	\$7.23
9999999998	Samuel Blank	XYZ Provider Inc.	11/03/22	\$3,087.92	\$0.00
9999999999	Samuel Blank	XYZ Provider Inc.	11/03/22	\$900.00	\$0.00
99999999910	Samuel Blank	ABC Provider Inc.	11/03/22	\$900.00	\$0.00
TOTALS				\$6,026.92	\$140.61

(Xog la mala'awaalay)

- Waqti bay badbaadiya - sugitaan la'aan!
- La soco wixii ku soo kordha 24/7
- Si cad loo habeeyey oo si fudud loo kala sooci karo
- Ka hel dhammaan faahfaahinta hal meel oo kaliya
- Ammaan ah oo Sugaan
- Ogow lacagta lagaa rabo
- Kuma hafan doontid waraaqaha la buuxiyo

Helitaan aan dhib lahayn markaad u baahato

Hubi marka ay kuugu habboon tahay si aad u aragto haddii qaansheegashada lagu hawlan yahay iyo lacagta laga yaabo inaad bixiso. Si aad u hesho faahfaahin dheeraad ah oo ku saabsan qaansheegasho gaar ah, xulo **Claim #** (Lambarka Qaansheegashada #) ama xiriirka **EOB** (Sharaxaada faa'iidooyinka la helay) ee ku jira isla safka qaansheegashada. Tani waxay kuu sheegi doontaa nooca adeegyada la bixiyo, qaddarta la soo dallacay

iyo qaddarta la bixiyay, haddii ay jiraan, iyo haddii ay jirin wax tallaabo ah oo loo baahan yahay in la qaado ka hor inta aan qaansheegashada laga baaraan farsameyn. Waxaad dooran kartaa inaad hesho iimayl sugan wakhti kasta oo aad haysato EOB cusub. Oo haddii aadan weli diyaar u ahayn inaad gebi ahaanba iska dayso inaad buuxiso waraaqaha, waxaad ka daabacan kartaa nuqulada dashboard-ka **Claims** (Qaansheegashooyinka).

Macluumaad waxtar leh oo la xiriira caafimaadka oo hal meel laga wada heli karo

Ogow siyaabo cusub oo lagu dhiso nolol caafimaad leh **Health education library** (Maktabadeena waxbarashada caafimaadka).

Macluumaadka caafimaadka ee onlaynka ah — casri ah oo aan xayeysiis lahayn

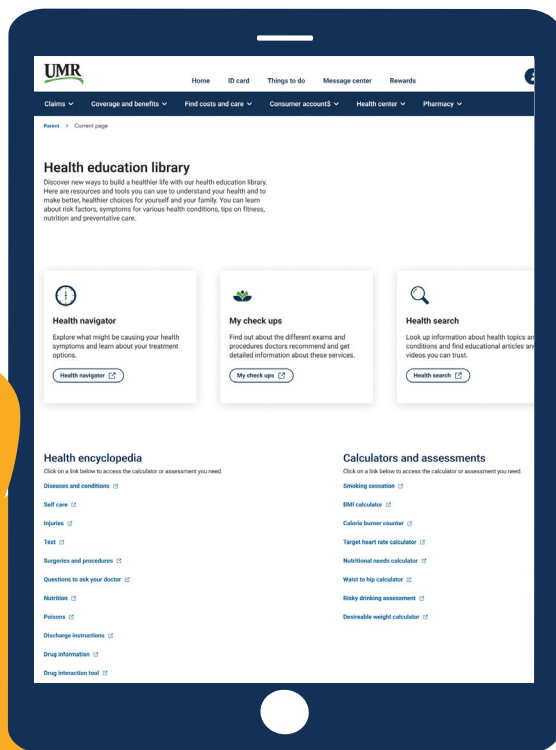
Raadi astaamahaaga oo faham xulashooyinkaaga la xiriira daaweynta.

Hel kheyraadka aad u baahan tahay si aad mustaqbalka u qorsheyso

Ogow imtixaanada iyo habraacyada kala duwan ee lagula taliyay adiga.

Kheyraadka aad ku kalsoonaan karto

Isticmaal qalabyo bilaash ah, xisaabiyeyaasha iyo fidiyowiyada si aad u qiimeyso caafimaadkaaga oo aad u ogaato xanuunada.



Galitaanka wuu sahlan tahay

Ma diyaar ayaad u tahay inaad sahamisid websaydkayaga? Booqo umr.com wakhti kasta si aad u bilowdo. Haddii aad horey u leedahay akoon, gali magacaaga isticmaale iyo eraygaaga sirta ah si aad ugu gasho.

Haddii ay tahay markii ugu horeysay ee aad nagu soo booqanayso, samee aqoonsi HealthSafe si aad u diiwaangeliso akoonkaaga. Hubi inaad kaarkaaga aqoonsiga la haysato oo raacdo tallaabooyinka si aad u bilowdo.