UMR
A UnitedHealthcare Company

Manage your consumer accounts from the palm of your hand

Check your health care accounts anywhere, anytime.



The Consumer Accounts with UMR app lets you easily and securely access your accounts, submit claims and upload receipts.[1] You have quick access to many tasks to help you be on top of your health and financial information.

For health savings accounts (HSAs), you can submit disbursements. You are not required to upload receipts, but we encourage you to save receipts for tax purposes.

Stay up to date

Here are just a few of the many things you can do on the app:

- Sign in with face ID authentication
- Check account alerts
- View claims requiring receipts
- View disbursements (for HSAs)
- View charts summarizing account information
- Quickly check your available balances and account details
- Find links to helpful information, such as a list of eligible expenses, if applicable to your plan
- Use your device of choice, including smartphones or tablets

Get started

1. Download the Consumer Accounts with **UMR app** from the Apple App Store or Google Play.
2. If you are a new app user, select **New User? Set up your account** to register with your UMR Member ID.
3. If you have already viewed your account through **umr.com** and don't remember your separate app username and password, select **Forgot password?** This will only work if your email address has previously been added to the Consumer Portal.
4. If you experience issues logging in, email **umr-fsa@umr.com** or call **800-826-9781** and state Consumer Accounts.

Tap and take action

Make a payment, save a receipt or take any number of actions – whether you're at home or away. There are so many ways you can use the app, including to:

- Submit claims for any of your eligible expenses on the accounts you can see in the app[2]
- Snap a photo of a receipt and submit with a new or existing claim, or store in the app or on your phone to file a claim later[3]
- Determine if an expense is 213(d) eligible[4], if applicable to your plan
- Enter and view expense information and receipts
- Report a debit card as lost or stolen, if applicable

3 things you can do with the Consumer Accounts with UMR app

1. **Get reimbursed quickly**

   There are times you may forget your health benefts card. No problem. When you pay for a qualifed medical expense using your own money, you can get reimbursed from your account. File a claim with a receipt right from your phone.

2. **Scan and manage receipts**

   You can record an expense and capture the receipt the moment the transaction happens. That's peace of mind at the touch of a button.[2]

3. **Check balances**

   Wondering whether you can pay for an elective procedure or a bill? Do a quick account check to see your current balance. No need to wait for an answer – it's right at your fingertips.



Use mobile wallet

Make your payments contactless, faster and easier. Sign into **umr.com** for steps to get validated and add your debit card to your mobile wallet.



If you need additional assistance

Please see the help information in the app or call **800-826-9781**.

[1] Receipts can be uploaded for non HSA products.

[2] Disbursements for eligible expenses can be submitted for HSAs.

[3] No need to upload receipts for HSAs, but save your receipts for tax purposes.

[4] 213(d) medical expenses refer to Section 213 of the Internal Revenue Code. The IRS defnes qualifed medical care expenses within the IRS Section 213(d).

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