



January 1, 2014

Re: LumaCorp Group #76-410792

Dear Medical Provider,

Like many other local employers, LumaCorp offers a high deductible health plan (HDHP). The HDHP is paired with a health reimbursement account (HRA) that assists employees in funding their deductible.

To verify benefits for a LumaCorp member, please call UMR at **1-877-233-1800**, to obtain a fax containing information on the member's benefits. The fax will provide a confirmation number that is required to speak directly with a UMR Customer First Representative to ask questions or get further clarification of benefits.

The routine copay amounts you are accustomed to collecting from LumaCorp members are no longer part of their health plan.

We recognize that point-of-service collections are important to the success of most medical practices. Accordingly, we encourage you to familiarize your office staff members with your contracted UMR fee schedule, and to use it in estimating the amount due from LumaCorp members for each office visit.

If possible, bill UMR first to assure the most accurate processing of the payment obligations of your LumaCorp member. This allows UMR to appropriately apply any discounts that may apply to the claims before determining the member's financial responsibility to you.

LumaCorp recognizes that the HRA plan structure places more financial responsibility on the individual member, and changes the payment relationship with which your practice is most familiar. Should you have questions regarding the new plan structure, please contact UMR.

Thank you for your service to LumaCorp members.

Best Regards,

UMR Member Services
