

# Simplify your claim reimbursements with direct deposit



**Make paper checks a thing of the past with direct deposit/electronic funds transfer (EFT) of your claim reimbursements through UMR. As an employee or participant in your employer-sponsored health, dental or vision plan, you now can have the opportunity to enroll for direct deposit of claim payments directly to 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 direct deposit of your claim payments
- No change to how you submit claims
- Transaction-type reporting to your bank account will reference UMR CLAIM
- Fewer paper checks lost or misplaced
- Easy self-enrollment via the [umar.com](https://www.umar.com)
- Convenient email notifications any time changes or updates are made to your account enrollment information or should a direct deposit be rejected or failed



A UnitedHealthcare Company

## How it works

Enrolling in direct deposit is easy:

- 1 Log into the **umr.com** member portal and choose the Direct deposit icon



- 2 Select Product choices

BANK ROUTING NUMBER(ABA#)	BANK ACCOUNT NUMBER	ACCOUNT TYPE	STATUS	PRODUCT CHOICE(S)	ACTION
			Active	Consumer accounts, Dental	<a href="#">Edit</a>   <a href="#">Delete</a>

[+Add a bank account](#)

Product choices (select at least one): \*

Dental  
 Medical  
 Consumer accounts

Bank routing number (ABA#): \*

Bank account number: \*

Re-enter bank account number: \*

Account type: \*  
 Checking  Savings



Your direct deposit authorization will carry over from year-to-year. Please allow up to 7 business days for this change to be effective.

By clicking the "Submit" button, you are electronically dating and signing this transaction and requesting that we directly deposit any consumer account reimbursements you have claimed. You are also authorizing credit entries and, if necessary, debit entries and adjustments for any credit entries made in error to your account.

- 3 Enter your bank routing number and account number

**Note:** You must have an active checking or savings account to participate.

## 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 updates or changes could take up to 7 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

## Frequently Asked Questions (FAQs)

**Q:** How can I sign up for direct deposit/electronic funds transfer (EFT)?

**A:** First your employer/plan sponsor must elect to offer this option. If allowed, you will see a Direct deposit icon on your **umr.com** secure member page. You must have an active United States checking or savings account to complete your self-enrollment.

**Q:** Does enrollment for direct deposit have to be renewed yearly?

**A:** No, the enrollment and authorization will carry over from year-to-year.

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

**A:** You must access your **umr.com** member page and select the Direct deposit icon to manage your direct deposit election.

**Q:** How quickly will updates be submitted for bank account changes or other updates be completed and in production?

**A:** Please allow up to 7 business days for changes to be effective.

**Q:** How can I remove direct deposit?

**A:** You must access your **umr.com** member page and select the Direct deposit icon to disable your direct deposit.

**Q:** Who can provide direct deposit information?

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

**Q:** How will a direct deposit show up on my employee bank statement?

**A:** As a credit or deposit with reference description of UMR CLAIM.

**Q:** Can I have a separate bank account for my medical/dental vs. my FSA?

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

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

**A:** Reimbursement must follow the employee, not the dependent.

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

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

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

**A:** 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, you will receive an email notice from UMR if you have a valid email address on your portal profile.

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 issued.

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

**A:** Any EFT issued and in transit will settle to your bank account. Any claims processed prior to the termination will settle.

If you have any other questions, please contact your UMR Claims Support team using the number on the back of your member ID card.