

# Treatment cost calculator

## Know the price you'll pay ahead of time

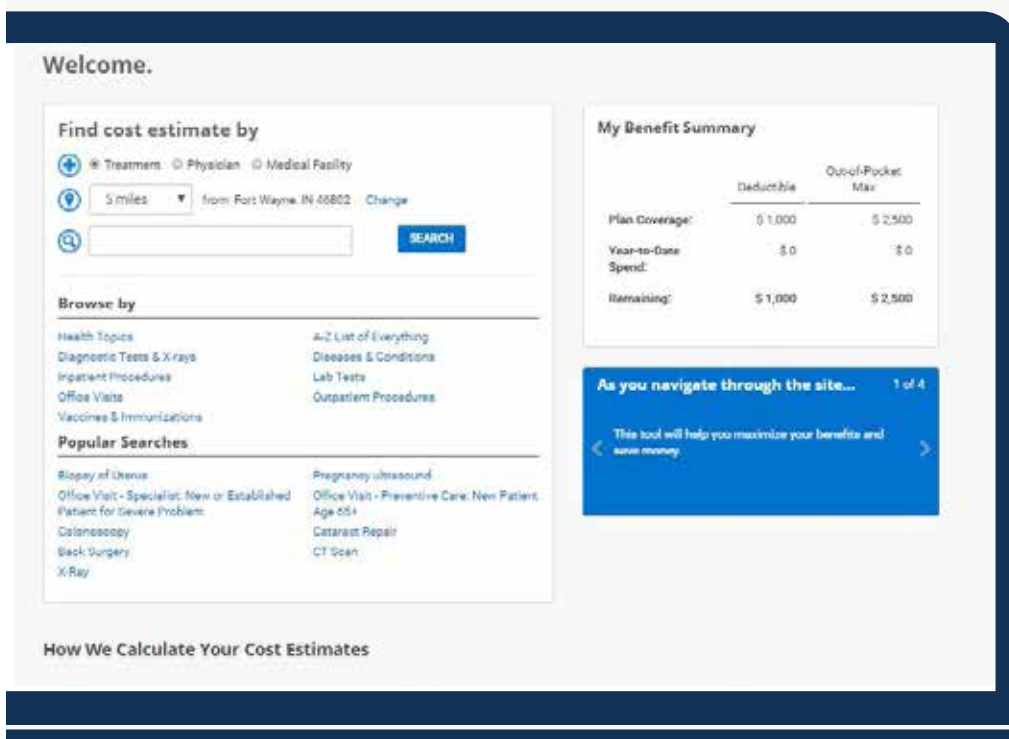
Your online services on **umr.com** offer a convenient way to get cost estimates for hundreds of health care services in your area. Knowing what you would expect to pay for medical procedures before receiving care can help you plan ahead and avoid potential surprises.

You'll also be better prepared to talk to your doctor or other health care professional about your treatment options.



## GET STARTED

To begin using the Treatment Cost Calculator, log in to your member account on **umr.com** and look for the shopping cart icon on your personal home page.



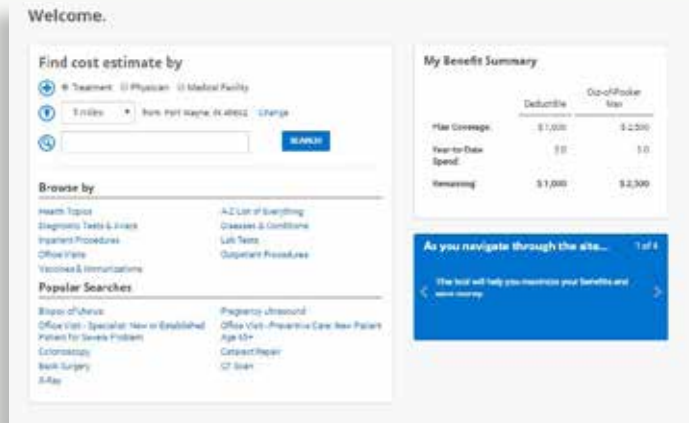
The screenshot shows the UMR Treatment Cost Calculator interface. It features a 'Welcome.' header, a 'Find cost estimate by' section with filters for Treatment, Physician, and Medical Facility, and a location dropdown set to '5 miles from Fort Wayne, IN 46802'. A 'My Benefit Summary' table is displayed, showing Plan Coverage with a \$1,000 deductible and \$2,500 out-of-pocket max, and Year-to-Date Spend of \$0. A 'Browse by' section lists various health topics and procedures, and a 'Popular Searches' section lists common medical services. A blue banner at the bottom of the interface reads 'As you navigate through the site... 1 of 4' and 'This tool will help you maximize your benefits and save money.'

	Deductible	Out-of-Pocket Max
Plan Coverage:	\$ 1,000	\$ 2,500
Year-to-Date Spend:	\$ 0	\$ 0
Remaining:	\$ 1,000	\$ 2,500

## The free health cost estimator makes it easy to:

- ✓ Search or browse for a service or condition
- ✓ See average costs for services in your demographic area
- ✓ Plan for future expenses, and save money

*continued on back >*

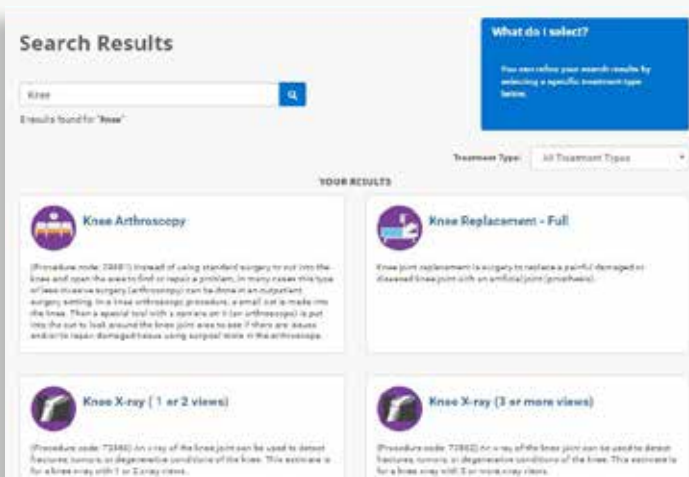


## STEP 1

Confirm your ZIP code and select your search area to find cost estimates.

Or use the links to begin browsing by health topic.

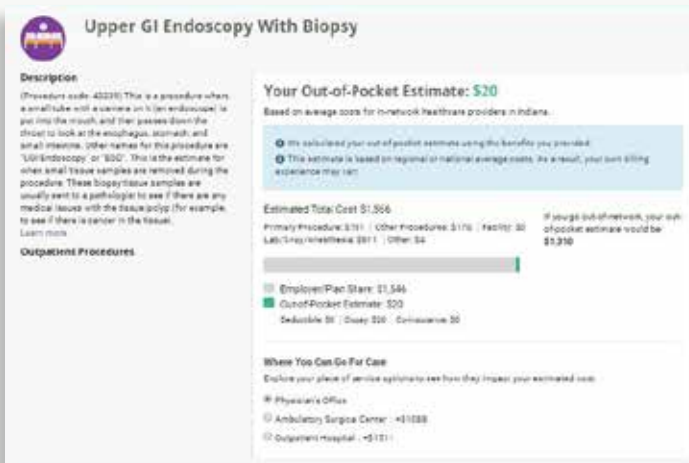
You can get a more personalized estimate by entering your individual or family benefits information, including your copay, deductible and out-of-pocket maximum amounts. Or skip this step and get a rough estimate.



## STEP 2

Select a treatment from your search results.

The procedure descriptions provide an overview of each service. They also include links to more details, including potential risks and alternatives.



## STEP 3

Now you're ready to view your estimate. You'll find:

- Total cost estimates for all services commonly included
- The share paid by your employer/plan
- Your estimated out-of-pocket costs
- Cost differences based on the type of medical facility (or place of service) that you visit for care