Call, chat or message online – choose what's convenient for you

Our team members are available to answer your questions by phone or online chat and messaging on **umr.com**.

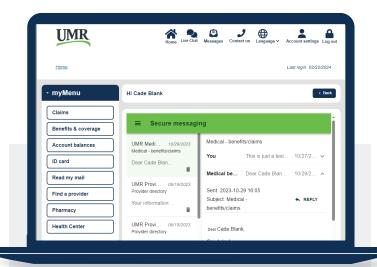
Three ways to connect:

- 1 By phone
 - You can **call the customer service** phone number on your ID card. Your customer service team is available 24/7 to answer your questions.*
- Via live chat
 To access chat, just sign in to your umr.com
 account and select the Live Chat icon. After

you start a chat session, you'll be prompted to tell us more about your question. Within moments, a team member will join you to assist with your question.

3 Secure messaging

To send and receive **secure messages** and documents, just sign in to your **umr.com** account and select the **Contact us** icon. A **Message Center** window will display where you can create your new message. You will be notified by email when you receive a response and can view it by signing in to your online account and selecting **Messages** from the options at the top of the screen. It's an easy way to exchange documents/files and receive reminders, alerts and other messages.



Fictionalized data

We're making it easier for you to get the answers you need – fast.



^{*} Excluding major holidays