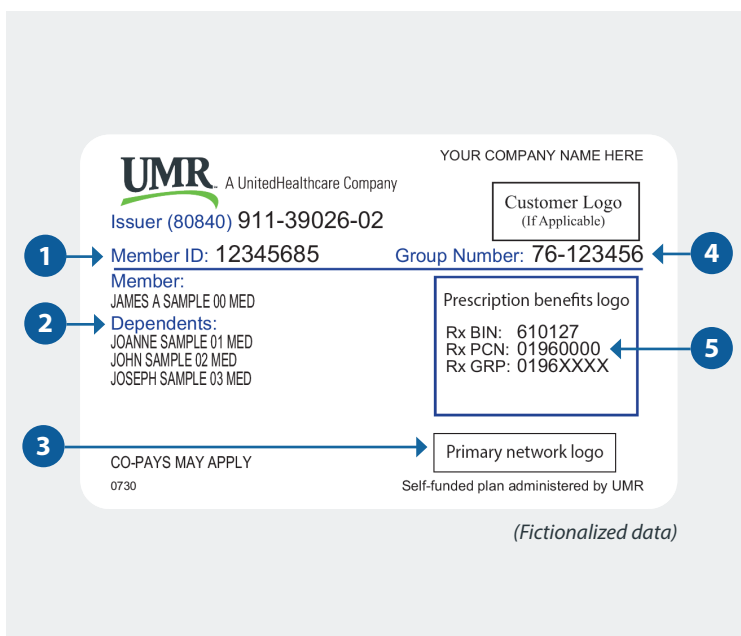


# Understanding and using your new ID card

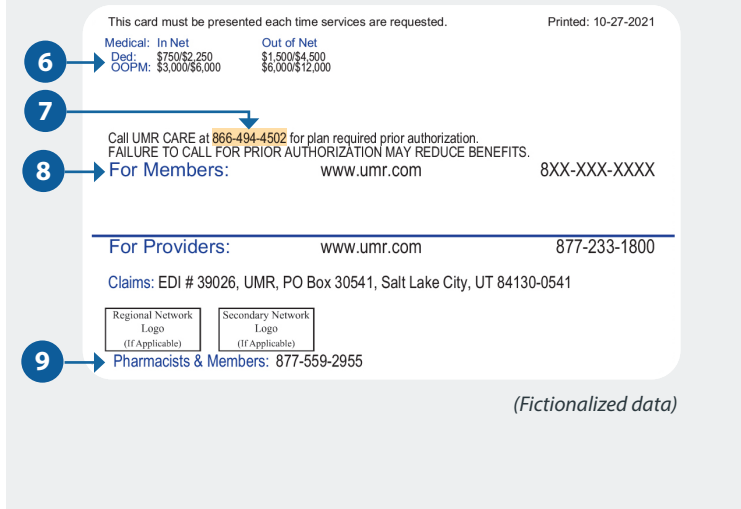
Have you ever wondered what all that stuff on your ID card really means? Here's a sample of what you might see. Each plan is different.



1. **Member ID:** The number assigned specifically to you to track all of your benefits and claims information.
2. **Dependents:** A list of the family members who are covered under your plan.
3. **PPO:** Your medical provider network, also referred to as your preferred provider organization (PPO). Going to doctors, clinics and hospitals in your network will save you money.
4. **Group number:** The number assigned to identify your group health plan.
5. **Rx numbers:** Information about your prescription drug plan. Pharmacists use this to process your claims.

## More on the back

Look for contact information and more on the back of your ID card.



6. **Plan details:** Your in-network (In-Net) and out-of-network (Out of Net) medical individual and family deductibles (Ded) and out-of-pocket maximums (OOPM) information.
7. **UMR CARE number:** Call this number only when you need medical services and your plan requires prior authorization for those services.
8. **Customer service number:** This is your main number to call for questions about claims or benefits.
9. **Pharmacy benefits number:** Call this number when you have questions about pharmacy benefits.