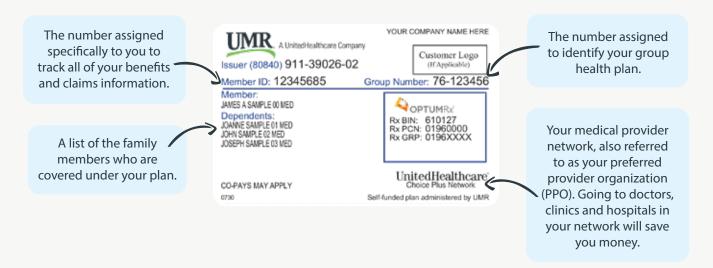


Have you ever wondered what all that stuff on your ID card really means? Here's a sample of what you might see. Each plan is different.



More on the back

Look for important contact information, including the customer service phone number to call for answers to claims or benefit questions. You can also go to **umr.com** to check your benefits, claims status, accumulators and eligibility.



