Earn rewards when you save on healthcare

What is CareSearch Reward$?

The program rewards you for searching the Health cost estimator tool on umr.com and utilizing “2 blue hearts” Premium Care Physicians and/or “Green” cost-effective facilities when you seek care. Most important, you will lower the cost of the claim and will be rewarded for those savings. This program is designed to encourage positive health care behavior by rewarding participants when they make a cost-effective, high-quality provider choice before seeking care.
Phase 1:

- Visit umr.com. Log in with the username and password of the individual who will be receiving the service and treatment. If the individual is not a registered user, click Register.
Phase 2:

- Click on the **Health cost estimator** tile to access the tool.
Phase 3:

- Click on **Learn more** for details on the CareSearch Reward$ program.
  - Program dates
  - Qualifying procedures
  - Reward type
  - Reward amount

- Click on the **Estimate your care** button to begin your provider search.
Phase 4:

Confirm your location, then scroll to the "Find Care by Category" section.

Select the "Cost Estimates" button from the "Find Care by Category."

Select the "All" button from the "What would you like a cost estimate for?" section.
Phase 4 continued:

In the search box, type in the service or treatment you would like the cost estimate for.

From the listed results, scroll down and select the type of service needed. For example: Colonoscopy - Preventive Screening.

Your service dashboard will appear. You can review your estimated costs for this service.

The pre-selected facility will populate.
Phase 5:

If the facility does not meet the “Green” Below Average Cost facility, select "Change Facility" to view a full list of facilities.

If a “Green” Below Average Cost facility does not populate, increase the search radius from within 20 miles.

Then, sort by "Cost" to view the Below Average Cost facilities first.

Find the “Green” Below Average Cost facility and press "Select Facility."
Phase 6:

You will return to your dashboard. If a provider selection is required, there will be an additional step to select a premium care (two blue heart) physician.

To confirm the physician is a **Premium Care Physician**, click on the name of the populated physician to review.

If the physician is not a **Premium Care Physician**, return to the dashboard and select "Change doctor."

A list will populate where Premium Care Physician status is noted with each physician listed.

Select the doctor which meets requirements.
Phase 6 Continued:

Locate the doctor that meets requirements and click, "Select Doctor."

Once selected, you will return to the dashboard where you can view the final estimate.

At this point, your search is complete. You can select "Print Estimate" to save for your personal records.

If you complete the qualifying procedure within two months of the search date, you will qualify for a reward.
Thank you!