

Health Insurance

Our plan administrator is UMR, a division of United HealthCare.

PPO Network

Our PPO network uses the United HealthCare Choice Plus PPO network. The UHC Choice Plus network is one of the broadest networks of physicians and hospitals available. Please visit their website, www.umar.com, for a complete list of participating providers. Every hospital in St. Joseph and Elkhart counties participates in the UHC PPO network.

Go to www.umar.com
Click “Find a provider” in the upper left corner
Click “Medical”
Choose “UnitedHealthcare Choice Plus PPO”



A UnitedHealthcare Company

Healthcare Advisor

UMR provides a wealth of information and services to help you live a healthier life. Tools, such as Healthcare Advisor, can help you make the best decisions about health conditions and prescription drugs. For the first time, it is now possible to research and learn the approximate cost of medical services and procedures before making a decision about your care choices. More importantly, quality data is also available to help you make the best choices for you and your family. In addition, there are excellent health information sites, articles, and much more available.

To access UMR’s online services

- Visit www.umar.com
- Select “Members”
- Enter the member ID located on your ID card
- Click “Go to my online services”
- Submit your username and password. Or, if you have not yet registered for online services, click “Need a Username?” Then follow the prompts to complete your registration.

If you have questions or problems, you can contact the UMR **technical support team at 866-922-8266**



Employee Benefits Guide

A Note about the Affordable Care Act (ACA)

The Individual Mandate provision of the ACA requires everyone to have health insurance or pay a penalty when filing your tax return.

The health insurance plan offered by the City of Mishawaka meets and exceeds the minimum coverage requirement under the Individual Mandate of the Affordable Care Act (ACA).

Preventive Benefits

Be committed to prevention and wellness! Preventive Care services are covered at 100%, so there's no reason not to get your annual physical. Detecting problems early makes them easier and less expensive to treat, and may save a life! Some of these free benefits are:

- Yearly Preventive visits (wellness visits)
- All standard immunizations recommended by the Dept. of Health & Human Services
- Screening for colorectal cancer, elevated cholesterol, and lipids
- Screening for high blood pressure, diabetes, and depression
- Screening mammography
- Screening for cervical cancer including Pap smears
- Screening for prostate cancer for men age 40 and older

Please note that the doctor must code the service as “Routine & Preventive” rather than “Diagnostic” on the bill. If you have already been diagnosed with a problem or disease, or complained of symptoms, then the related services are generally not considered “Routine”, but rather “Diagnostic,” so it is important to discuss this with your doctor.



Employee Benefits Guide

City of Mishawaka Wellness Program

Employees and spouses who are covered under the City of Mishawaka Employee Health Insurance Plan have the opportunity to earn a premium discount by completing each of the following four requirements:

- Biometric screening including a blood test
- Health risk assessment
- Comprehensive physical exam
- 30-minute health coaching session to tailor your individual health goals.

Current Employees

If you and your spouse (if covered) completed the above wellness steps by August 31, 2016 you will pay the lower premium contribution for wellness participants in 2017.

New Employees

When you first enroll in medical coverage, you will pay the lower wellness premium contributions. You and your spouse (if covered) have until the end of the month following the month in which you were hired to complete the four steps above. If you and your spouse do not complete the steps in the allotted time, you will be charged the higher, non-wellness, premiums on your next paycheck after the deadline.

To qualify, please follow these steps:

1. Call the Center at 574-314-5950 to arrange your biometric screening.
2. The night before your screening do not eat anything after midnight.
3. After your screening, schedule your physical and coaching session while still at the Center.
4. Before your physical, complete the online Health Risk Assessment (HRA) at activatemyhealth.com either on your own computer, or using the patient computer at the Center.

Note: You may earn a partial discount if only you or your spouse (but not both) complete the requirements. See page 8.