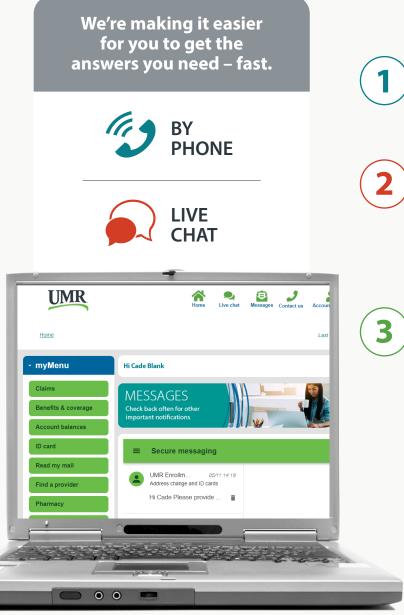
## Call, chat or message online – choose what's convenient for you

Our team members are available to answer your questions via telephone or online chat and messaging at **umr.com**.



## \* excluding major holidays

## Three ways to connect

- You can **call the customer service** phone number on your ID card. Your customer service team is available 24/7 to answer your questions..
- To access chat, just log into 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.
  - To send and receive **secure messages** and documents, just log into 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 logging 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.

