



Get in on UHC Rewards

Good news—your health plan comes with a new way to earn up to \$300. UnitedHealthcare Rewards is included in your health plan at no additional cost.



There's so much good to get

With UHC Rewards, a variety of actions—including many things you may already be doing—lead to rewards. The activities you go for are up to you—same goes for ways to spend your earnings. Here are some ways you can earn:

Reach daily goals

- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

Personalize your experience by selecting activities that are right for you—and look for new ways of earning rewards to be added throughout the year.

Earn up to
\$300

**United
Healthcare**

There are 2 ways to get started



On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select the **Menu** tab and choose **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you—and start earning



Your health

Get in on an experience that's designed to help inspire healthier habits

Your goals

Personalize how you earn by choosing the activities that are right for you

Your rewards

Earn up to \$300 and use it however you want

Questions?

Call customer service at **1-866-230-2505**

United Healthcare

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Kansas, Vermont and Puerto Rico. Components subject to change.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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UHC Rewards payout structure

Action	Description	Dollars earned
		Core
Connect a tracker	Automatically track activities	\$25
Daily activity – goal 1	Track 15 active minutes or 5K steps per day	\$0.25
Daily activity – goal 2	Track 30 active minutes or 10K steps per day	\$0.50
Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	\$2.50
Sleep tracking	Track sleep for 14 days	\$5
Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out 7 nights (Sunday to Saturday)	\$2.50
Complete health survey	Complete the health survey	\$15
Get a biometric screening	Complete annual bloodwork and measurements	\$50
Go paperless	Switch to paperless communications	\$2.50
24/7 Virtual Visit	Talk to a provider by video for common urgent care needs	\$10
Flu shot	Get an annual flu shot	\$10
Annual checkup	Complete an annual checkup to support health and prevent illness	\$25
Maximum annual incentive		\$300





Reward yourself with an Apple Watch



With UnitedHealthcare Rewards, you can earn up to \$300 for reaching program goals and completing one-time reward activities. And there's more good to get: Earn It Off is a payment option where you can get an Apple Watch for a low—or \$0—upfront cost and pay the remaining cost with the rewards you earn over 12 months.

How Earn It Off works

To get in on Earn It Off, go to **UHC Rewards** in the **UnitedHealthcare® app** and select **Redeem rewards**. Then you'll be ready to:

- 1 Get an Apple Watch**
Choose your Apple Watch and pay a low—or \$0—cost today
- 2 Earn rewards**
Every dollar you earn with UHC Rewards, including any already in your account, is put toward your Earn It Off total
- 3 Pay off your balance**
Pay off the cost of your Apple Watch over 12 months



Answers to frequently asked questions

What is the maximum amount I can pay off through Earn It Off?

The maximum amount you can pay off through Earn It Off is \$300. If the Apple Watch you choose is more than this amount, you may need to pay the difference at checkout.

How is my monthly payment calculated?

Your Earn It Off monthly payment is calculated by dividing your Earn It Off total by 12. Your Earn It Off total is the sum of the Apple Watch, taxes and shipping, minus any current available rewards and any credit card payment you make at checkout.

When are my Earn It Off monthly payments due?

Your payments are due monthly, starting 1 month after your purchase date. For example, if you purchase an Apple Watch on the first of the month, you'll be charged on the first of every month for 12 months. If your purchase is made on the 31st of a month, your monthly payment will always be due on the last day of the month.

When will my credit card be charged?

If your monthly earned rewards do not meet your monthly Earn It Off payment, the difference will be charged to your credit card. For example, if your monthly payment is \$10 and you only earn \$6 in rewards, your card will be charged \$4. Additionally, if you are no longer eligible for UHC Rewards or no longer have a UnitedHealthcare health plan, your credit card will be charged your monthly payment each month until you've finished paying off your Apple Watch. You will not be charged the entire balance in 1 payment.

How do I earn rewards?

You can earn rewards by completing reward activities, such as meeting the program's daily step or exercise goals, tracking your sleep, completing a health survey and more. You can view all available activities on the UHC Rewards homepage.

Get access to even more reward activities

Connect your Apple Watch to your UHC Rewards account to unlock more ways to earn.

Learn more and get your Apple Watch

Open **UHC Rewards** in the **UnitedHealthcare app** and select **Redeem rewards**

**United
Healthcare**

Apple Watch is a registered trademark of Apple, Inc.

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UnitedHealthcare Rewards Frequently Asked Questions

Q

A

General Questions

What is UnitedHealthcare Rewards?

UHC Rewards is a digital experience where you can earn rewards for reaching program goals and completing one-time reward activities. And get this: It's included in your health plan at no additional cost. The activities you choose are up to you — and you can choose among program offered reward types.

Is UnitedHealthcare Rewards an app?

No. UHC Rewards is a digital experience that lives in the UnitedHealthcare® app and on **myuhc.com**®.

How do I get started?

On the UnitedHealthcare app:

1. Sign in or register.
2. Select the **Me** tab and choose **Rewards**.
3. Activate UHC Rewards.

On **myuhc.com**:

1. Sign in or register.
2. Select **Rewards**.
3. Activate UHC Rewards.

Once you activate UHC Rewards, there are many ways to earn. For example, you can earn a reward when you connect a tracker. Though not required, connecting a tracker gives you access to even more reward activities.

What are the one-time reward activities I can do to earn rewards?

Effective Jan. 1, 2023, you can earn rewards for completing the following one-time reward activities:

- Connecting a tracker
 - Taking the health survey
 - Getting a biometric screening
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	<ul style="list-style-type: none"> • Switching to paperless communications
What is an available reward activity and how do they work?	Available reward activities include daily goals and one-time reward activities. For example, you could earn a reward by tracking your sleep for 14 days or for taking a health survey.
How much can I earn?	<p>Your total earnings potential may vary based on your health plan. To learn more about how much you can earn, how much you have earned or how much of your earnings you've redeemed, go to:</p> <ul style="list-style-type: none"> • myuhc.com: Balance > More details • UnitedHealthcare app: Tap on Balance
What is the Daily Activity?	The Daily Activity consists of 2 goals. The first goal is to track 5,000 steps or 15 minutes of activity in a day. Double it to reach the second goal: Track a total of 10,000 steps or 30 minutes of activity in a day. You'll get rewarded for whichever one (steps or active minutes) you hit first.
What counts as "active minutes" or "minutes of activity"?	Any "moderate to vigorous" fitness-related activity that's tracked by your tracker counts. Every tracker may have slightly different ways of calculating active minutes — so it's a good idea to check with your tracker manufacturer to determine how active minutes are calculated for your specific device.
What is sleep tracking?	Sleep tracking is intended to help get you more informed about your sleeping habits, identify areas where you're doing well and build on those good habits. You can get rewarded for tracking 14 nights of sleep.
What is the sleep reward activity?	You'll need to log 14 days of sleep data — and you'll earn a reward after completing the activity. There is no minimum requirement for the hours of sleep you get, and your sleep data does not have to be tracked consecutively.
What is the paperless reward activity?	You'll earn a reward after you set your UnitedHealthcare communication preference to paperless. It may be easier on you — and on the environment.
What is the biometric reward activity?	<p>You'll earn a reward after completing a biometric screening, which measures your:</p> <ul style="list-style-type: none"> • Blood pressure • Body mass index (BMI) • Blood lipids (LDL cholesterol) • Fasting glucose or A1c <p>The reward is tied to the completion of the screening and does not require you</p>

to hit a certain target for each test. When UnitedHealthcare receives your completed results for each of the tests listed above, you'll receive your reward, and the activity will be marked complete. After UnitedHealthcare receives your results, it may take a few days for your reward earnings to be updated.

How does the biometric reward activity work?

UnitedHealthcare works with Quest Diagnostics to provide several options for you to complete your biometric screening:

- At-home screening kit
- Lab/Quest Patient Service Center
- Physician results form

Select one of these options on the Quest site, and then complete the screening. When UnitedHealthcare receives your completed results from Quest, you'll receive your reward, and the activity will be marked complete. After receiving results from Quest, it may take a few days for your reward earnings to be updated.

Where can I view my biometric screening results?

You can view the results of your completed biometric screening on **myuhc.com** by going to **Rewards > My Health Profile**.

What is the health survey reward activity?

The health survey is designed to help you assess your health. You may use the results to help set your health goals. After you answer the survey's general health questions, you'll receive your reward.

How does the health survey reward activity work?

Launch the health survey to answer general health questions. You'll earn your reward after you complete all questions in the survey. After completing the survey, it may take a few moments for your reward earnings to update.

You can view the results of your completed health survey and recommendations on **myuhc.com** through **Rewards > My Health Profile**.

Where can I view my health survey results?

You can view the results of your completed health survey and recommendations on **myuhc.com** through **Rewards > My Health Profile**.

How is my data being used?

In the UnitedHealthcare app, your tracker data is being used to calculate your progress and reward you for completing different reward activities. Data may be used by UnitedHealthcare to personalize your experiences on **myuhc.com**, the UnitedHealthcare app and UHC Rewards. We do not sell or share your data externally.

Can other people see my progress and earnings?

No. Only you can view your progress toward your reward activities and earnings.

Can my employer see my progress or my earnings?	Only you can view your progress toward your reward activities and earnings. Your employer may receive and distribute tax documents at year-end that include your total earnings.
Can I participate even if I can't complete the reward activities for medical reasons?	Yes. You may submit a medical waiver and, upon review and approval, get rewarded. To learn more, call us at 866-230-2505 . We're available 7 a.m.–6 p.m. CT, Monday–Friday.
Tracker Management	
Which trackers can I connect to the UnitedHealthcare app?	All Fitbit, Garmin and Apple wearable trackers can be used to earn with UHC Rewards. You can also use your smartphone as a tracker by connecting your UHC Rewards account to Apple Health or Google Fit.
How do I connect a tracker with UHC Rewards?	<p>You'll earn a reward when you connect a tracker to your UHC Rewards account. To connect a tracker:</p> <ol style="list-style-type: none"> 1. Sign in to the UnitedHealthcare app and navigate to the UHC Rewards experience. 2. Select Connect a tracker. 3. Select the type of tracker you'd like to use to track your fitness activity and sleep. 4. Follow the on-screen prompts to finish connecting your tracker.
Can I use multiple trackers to earn with UHC Rewards?	Yes, you can connect multiple trackers to your UHC Rewards account. When you connect a tracker, you'll select the data type you'd like it to track. If you want to use one device to track your fitness activity and another device to track your sleep, you can do that.
If I complete reward activities in the UnitedHealthcare app, will it sync with myuhc.com?	Yes, reward activities completed in the app will be updated on myuhc.com , and vice versa.
How often should I sync?	We recommend syncing daily. Keeping your data up to date and monitoring your progress is the best way to track your progress and maximize your earning potential.
What should I do if the data shown in UHC Rewards doesn't match the data shown on my Fitbit tracker?	<p>To make sure your data is up to date:</p> <ol style="list-style-type: none"> 1. Open the Fitbit app. Pull down to refresh the dashboard screen to ensure your Fitbit tracker is synced to the Fitbit app. 2. Wait a moment while your data syncs.

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3. Check your current data in the Fitbit app.
 4. Navigate back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other troubleshooting tips:

1. Ensure the Bluetooth® wireless feature is enabled on both your smartphone and your tracker.
2. Ensure your tracker is connected to the internet.
3. Ensure you have allowed UHC Rewards to access your Fitbit data.

What should I do if the data shown in UHC Rewards doesn't match the data shown on my Garmin tracker?

To make sure your data is up to date:

1. With your tracker near your smartphone, open the Garmin Connect app.
2. Select **Menu > Sync**.
3. Wait a moment while your data syncs.
4. Check your current data in the Garmin Connect app.
5. Navigate back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other troubleshooting tips:

1. Ensure the Bluetooth wireless feature is enabled on both your smartphone and your tracker.
2. Ensure your tracker is connected to the internet.
3. Ensure you have allowed UHC Rewards to access your Garmin data.

What should I do if the data shown in UHC Rewards doesn't match the data shown on my Apple tracker?

To make sure your data is up to date:

1. Open the Apple Health app.
2. Make sure your Apple tracker is synced to the Apple Health app and is displaying the latest data.
3. Navigate back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other troubleshooting tips:

1. Ensure the Bluetooth wireless feature is enabled on both your smartphone and your tracker.
2. Ensure your tracker is connected to the internet.
3. Ensure you have allowed UHC Rewards to access your Apple Health data.

What should I do if the data shown in UHC Rewards doesn't match the data shown in Google Fit?

To make sure your data is up to date:

1. Open the Google Fit app. Pull down to refresh the screen and make sure it's displaying the latest data.

2. Navigate back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other troubleshooting tips:

1. Ensure the Bluetooth wireless feature is enabled on both your smartphone and your tracker.
2. Ensure your tracker is connected to the internet.
3. Ensure you have allowed UHC Rewards to access your Google Fit data.

Can I manually enter my data?

No. Data manually entered into your tracker's app will not be counted toward completing your reward activities.

What should I do if my steps or active minutes don't look right?

If your tracker data is not looking right:

1. Make sure you have the Bluetooth wireless feature enabled on your smartphone and your tracker. Note: Not all trackers have the option to turn off Bluetooth. Please check the setup instructions for your specific tracker.
2. Make sure your smartphone is connected to the internet.
3. Make sure you've allowed UHC Rewards to access your tracker's data.
4. If you're using a Fitbit or Garmin tracker, make sure you've synced your tracker to their app first, and then navigate back to UHC Rewards.

How do I disconnect a tracker?

In the UnitedHealthcare app, go to **Me > Rewards**. Tap **See all** from the Available activities section and go to **Completed activities**. From here, find **Connect a tracker**, where you can access your device settings and disconnect your tracker.

Can I connect my tracker before my plan effective date and start earning rewards?

No. You can only connect a tracker on or after your plan effective date.

If I disconnect my tracker, will my data be deleted?

Disconnecting your tracker will revoke permissions for the UnitedHealthcare app to pull data for the previously allowed types. Historical data is stored, so if you disconnect and reconnect your tracker, your progress toward reward activities will continue displaying.

If you'd like to submit a request to delete your tracker's data, please call UHC Rewards support at **866-230-2505**. We're available 7 a.m.–6 p.m. CT, Monday–Friday.

I see an error when I try to manually sync my data. What should I do?

Apple Health

Make sure you've given the UnitedHealthcare app permission to read your data out of Apple Health.

Google Fit

Make sure you've given the UnitedHealthcare app permission to read your data out of Google Fit

Fitbit

Make sure you've authorized the UnitedHealthcare app to retrieve activity and/or sleep data from Fitbit. You may need to reconnect your tracker to reauthorize UnitedHealthcare to retrieve data on your behalf.

Garmin

Make sure you've authorized the UnitedHealthcare app to retrieve activity and/or sleep data from Garmin. You may need to reconnect your tracker to reauthorize UnitedHealthcare to retrieve data on your behalf.

Why aren't my active minutes populating or progressing as part of my Daily Activity?

Not all wearables or smartphones have the ability to track active minutes. If your connected tracker does not have the ability to track and calculate active minutes, you can only see progress and earn by tracking your total steps.

Rewards Redemption

How do I redeem my rewards?

You can redeem your rewards by depositing them to an Optum health savings account (HSA) or by receiving them in a digital Visa gift card.

All digital Visa gift cards will be available in your order history. To find your order history you can go to **Redeem rewards > Order history**. An email will be sent by **UHC@benefits.unitedhealthcare.com** when your gift card is available. The email will be sent to the preferred email address that's connected to your **myuhc.com** account. To manage your preferred email address, sign in to your **myuhc.com** account and then go to **Account/Profile > Account settings > Contact information**.

If you select HSA, you must have an active Optum HSA to receive your funds. If an Optum HSA is not set up, you must set one up before March of the following tax year or your funds will be forfeited.

What happens to my rewards if I leave my employer?

Once you're no longer with your employer, you won't be eligible to earn rewards from UHC Rewards. You'll receive your outstanding earnings at the end of the fiscal quarter — they'll be emailed to you as a digital Visa gift card.

What does it mean if I see dollars in my rewards balance but haven't completed a reward activity yet?

It means that you completed a reward activity prior to activating UHC Rewards — and you were rewarded for it.

Will my rewards roll over each year, or do they need to be redeemed by a certain date?

If your health plan renews, you have 120 days after the previous plan year's end date to redeem your earnings. If you do not redeem your earnings, you'll lose them. If your plan isn't renewed or your eligibility is terminated and you have not redeemed your rewards, you'll lose all earnings after the plan year ends.

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