



Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal®,
an online weight management support program.



Get healthier, at no additional cost to you

Real Appeal on Rally Coach™ is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.

Join today at enroll.realappeal.com or
scan this code



Get a Success Kit delivered right to your door.

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.

United
Healthcare

Real
Appeal®

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program. Insurance coverage provided by or through United Healthcare Insurance Company or its affiliates. Administrative services provided by United Healthcare Services, Inc. or their affiliates.

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Reward yourself with an Apple Watch



With UnitedHealthcare Rewards, you can earn rewards for a variety of actions. And with the Earn It Off payment option, 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 – upfront 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 it off

Pay off the cost of your Apple Watch over 12 months



APPLE WATCH
SERIES 10

APPLE WATCH
ULTRA 2

APPLE WATCH
SE

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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 equal to the maximum amount you can earn with UHC Rewards. If the Apple Watch you choose costs 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 a variety of reward activities. To start earning dollars, view all available activities on the UHC Rewards homepage.

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.

Apple Watch Ultra 2, Apple Watch Series 10, and Apple Watch SE require iPhone Xs or later with iOS 18 or later.

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 1-866-732-2506 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level-funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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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Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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Rediscover your passion for health

With One Pass Select™, we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan

You and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership.



Find your fit with One Pass Select



At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you based on your fitness level and interests.

\$34/mo

Classic

12,000+ gym locations

\$69/mo

Standard

14,000+ gym and premium locations

\$109/mo

Premium

16,000+ gym and premium locations

\$159/mo

Elite

20,000+ gym and premium locations



To get started:

1. Scan this code to download the **UnitedHealthcare® app**
2. Sign in or register
3. Select **UHC Rewards**
4. Select **Redeem rewards** to access One Pass Select

An enrollment fee may apply.

Or get started with a digital-only plan for \$10/mo.

All tiers Classic or above include the digital tier and additional benefits – at no extra cost.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business - discuss with your UnitedHealthcare representative for details. This information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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 1-866-250-2505 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level-funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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The path to quitting starts here



If you use tobacco and have thought about quitting, **Quit For Life® on Rally Coach™** may be able to help. Get tools and online resources designed to help you quit — and stay quit — at no additional cost.



Get coach support

Connect with a coach who will help create a personalized Quit Plan and guide you at every step



Access anytime, anywhere

Manage triggers with help from coach-led group sessions, trackers, text support, and more, all at your fingertips



View quit recommendations

Get real-life tips and plan your path to quit with recommended daily goals, articles and videos



Stay on track with **24/7** support

Quit For Life®

Get started

**Go to [Myuhc.com](https://myuhc.com) > Coverage & Benefits >
My Coverage & Benefits > Additional Benefits >
View all additional benefits**



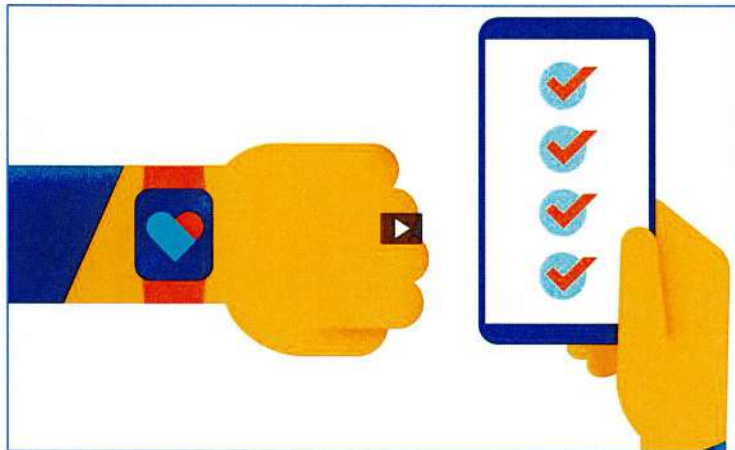
This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this program is for informational purposes only as part of your health plan. Wellness coaches, nurses and other program representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided may be right for you. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time.

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UHC Rewards Earn It Off Video Link

This video explains how the **Earn It Off** program works including opting in and choosing an Apple Watch, monthly payments and applying reward earnings and credit card requirements.



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UHC Rewards FAQs



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 reward activities you choose are up to you.

Where can I access UHC Rewards?

You can access UHC Rewards from the UnitedHealthcare® app and on myuhc.com®.

How do I get started?

On the **UnitedHealthcare app** or on **myuhc.com**:

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

Once you activate UHC Rewards, there are many ways to earn. Though not required, you can connect a tracker to earn and get access to even more reward activities.

How can I earn rewards?

You may earn rewards for completing reward activities such as:

- Connect a tracker
- Complete a health survey
- Track steps or sleep to complete daily or weekly program goals
- Get an annual checkup
- Get a flu shot

For the full list of rewardable activities, visit UHC Rewards.

How much can I earn with UHC Rewards?

Your total earnings vary based on your health plan. Go to the UHC Rewards home page to view how much you may earn.

Why do I see I've earned rewards but haven't completed a reward activity yet?

Congrats! You may have completed a reward activity before activating UHC Rewards — we recognized it and you were rewarded.

Can other people or my employer see my UHC Rewards activity?

Only you can see your progress toward completing reward activities. Your employer may request reports that include total earnings, redemptions or activities completed. These reports may be used to distribute yearly tax documents and/or additional incentives.

Can I participate if I'm unable to 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 UHC Rewards customer support at **866-230-2505**. We're available 7 a.m. – 6 p.m. CT, Monday – Friday.

UHC Rewards FAQs

If I complete reward activities in the UnitedHealthcare app, will it show in myuhc.com also?	Yes, reward activities completed in the app will be updated in UHC Rewards on myuhc.com, and vice versa.
Reward activities	
What are challenges?	Challenges encourage you to create healthy habits and meet long-term wellness goals like getting regular exercise and enough sleep. You can repeat challenges weekly and you'll earn rewards for each week of the challenge you meet.
How do challenges work?	<p>You'll earn rewards for each week you complete the challenge's goal. You can start a challenge at any time, but the full week begins on Sunday.</p> <p>If you start a challenge later in the week, you'll get credit for any tracker data shared with UHC Rewards from Sunday until the day you start.</p>
Can I leave a challenge?	<p>Yes, you can leave a challenge. Within the challenge you want to leave, select Stop tracking challenge.</p> <p>After you have left the challenge, if you still complete the goal for the week, you'll be rewarded, but the challenge won't restart the next week.</p>
Why don't I see challenges as an available activity?	<p>If you recently activated UHC Rewards, your challenges will be available to start the following Sunday.</p> <p>If your medical plan is close to ending, any in-progress challenges will end on the last Saturday of your plan.</p>
What does a biometric screening test for?	<p>Depending on how you complete a biometric screening, it may measure your:</p> <ul style="list-style-type: none">• Blood pressure• Body mass index (BMI)• Blood lipids (LDL cholesterol)• Fasting glucose or A1C
Do I need to meet certain targets to earn a reward for a biometric screening?	No. You are not required to meet certain targets to get rewarded for completing a biometric screening. Depending on your health plan, UnitedHealthcare will reward you when we receive your test results or a claim for your screening. After receiving your results, please allow up to 10 weeks to get your rewards.

UHC Rewards FAQs

If I completed a biometric screening with LetsGetChecked, where can I view my results?

You can view your results in your Health Profile or through LetsGetChecked.

On **myuhc.com**:

1. Go to **UHC Rewards**
2. Select **My Health Profile**

Or

1. Find **Available activities** and select **See all**
2. Go to **Completed** tab and select the biometric screening card
3. Select **View results** or **Go to LetsGetChecked**

In the **UnitedHealthcare app**:

1. Go to **UHC Rewards**
2. Find **Available activities** and select **See all**
3. Go to **Completed** tab and select the biometric screening card
4. Select **View results** or **Go to LetsGetChecked**

Can I complete a biometric screening with my primary care provider or at my annual checkup?

Yes. When scheduling your annual checkup, you can ask to complete a biometric screening during your appointment. Depending on your plan, you may be able to complete a biometric screening with a LetsGetChecked physician form or through a claim your provider submits to UnitedHealthcare.

After receiving your results, please allow up to 10 weeks to get your rewards.

If my employer hosts a biometric screening on-site event, can I attend if I don't make an appointment ahead of time?

To get credit for your screening, you need to make an appointment. If there are appointments available the day of the event, you will be asked to schedule an appointment using either your mobile device or work computer.

Where can I view my health survey results?

You can review your health survey results and recommendations in your health profile.

On **myuhc.com**:

1. Go to **UHC Rewards**
2. Select **My Health Profile**

In the **UnitedHealthcare app**:

1. Go to **UHC Rewards**
 2. Find **Available activities** and select **See all**
 3. Go to the **Completed** tab and select the health survey card
 4. Select **View results**
-

UHC Rewards FAQs

What is the annual checkup reward activity and how does it work?

An annual checkup is a preventive care visit that may support your health and prevent illness. You'll earn a reward when UnitedHealthcare gets a claim for your annual checkup or certain prenatal appointments. Please allow up to 10 weeks after your claim has been processed to get your rewards.

Contact your primary care provider (PCP) to make an appointment. If you don't have a PCP follow these steps:

1. Go to **UHC Rewards**
2. Find **Available activities** and select **Get your annual checkup**
3. Select **Schedule appointment**
4. Here, you can find and select a PCP that works best for you

What is the 24/7 Virtual Visit reward activity and how does it work?

24/7 Virtual Visits let you talk to a provider by video for common urgent or non-emergent care needs or when your primary care provider (PCP) isn't available.

24/7 Virtual Visits are available through the following providers:

- Teladoc Health
- Doctor on Demand
- Amwell

You'll earn a reward when UnitedHealthcare gets a claim for your 24/7 Virtual Visit appointment with one of the providers listed above. Please allow up to 10 weeks after your claim is processed to get your rewards.

What is the flu shot reward activity and how does it work?

You'll earn when UnitedHealthcare receives a claim for your flu shot or you may enter and confirm the date you got your flu shot in UHC Rewards.

To confirm your flu shot date:

1. Go to **UHC Rewards**
2. Find **Available activities** and select **Get your flu shot**
3. Select **Confirm your flu shot**
4. Enter the date you got your flu shot and confirm

Please allow up to 10 weeks after your claim has been processed to get your rewards.

How does UHC Rewards determine if I can earn rewards for certain cancer screenings?

UHC Rewards takes into consideration whether you are due for certain preventive cancer screenings based on a variety of factors including, but not limited to, your age, gender and the date of your last screening.

What types of breast cancer screenings qualify me to earn rewards?

UHC Rewards recognizes a variety of breast cancer imaging screenings such as digital mammography and digital breast tomosynthesis.

What types of cervical cancer screenings qualify me to earn rewards?

UHC Rewards recognizes a variety of cervical cancer screenings such as Pap smear and human papillomavirus (HPV) testing.

UHC Rewards FAQs

Tracker management

Which trackers can I connect to UHC Rewards?

Most Fitbit®, Garmin® and Apple® wearable trackers are compatible with UHC Rewards. You may also use your smartphone by connecting Apple Health or Google Fit™ to UHC Rewards.

Why aren't my active minutes populating or progressing as part of my daily activity goals?

Not all trackers or smartphones are able to track active minutes. If your connected tracker cannot track and calculate active minutes, you may only see progress and earn by tracking your total steps.

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

Troubleshooting tips:

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

Check out the FAQs below for additional troubleshooting tips for your specific tracker.

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

To make sure your data is up to date:

1. Go to your iPhone's **Health app** and tap **Sharing**
2. Tap **Apps and Services** and tap **UHC**
3. Make sure all data sharing is turned on
4. Make sure your Apple Health app is synced and displaying the latest data
5. Go back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data

If your sleep data is still not showing in UHC Rewards, you can manually enter sleep data by following these steps:

1. Go to your iPhone's **Health app**
2. Go to the **Browse** tab and select **Sleep**
3. Tap **Add Data** in the top right corner and check "**In Bed**"
4. Enter start and end date and time
6. Tap **Add** in the top right corner

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

To make sure your data is current:

1. Open the Fitbit app.
2. Pull down to refresh the dashboard screen to ensure your Fitbit tracker is synced to the Fitbit app.
3. Wait a moment while your data syncs.
4. Check your current data in the Fitbit app.
5. Go back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

UHC Rewards FAQs

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. Open the Garmin Connect app.
2. Select **Menu** and then **Sync**.
3. Wait a moment while your data syncs.
4. Check your current data in the Garmin Connect app.
5. Go back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent 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.
2. Pull down to refresh the screen and make sure it's displaying the latest data.

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

How do I disconnect a tracker

To disconnect your tracker:

1. Sign into the **UnitedHealthcare app**
2. On the home page, select **your name** at the top left corner
3. Select **Fitness Devices and Apps**
4. Select **Connected trackers**

Select **Edit** for the tracker you want to disconnect and follow the on-screen prompts to disconnect the tracker

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

Disconnecting your tracker will remove permissions for the UnitedHealthcare app to access new tracker data. Historical tracker data previously shared with UHC Rewards is stored.

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

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

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

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.

UHC Rewards FAQs

Rewards redemption

How do I redeem my rewards?

Your UHC Rewards redemption options vary based on your health plan. To find what redemption options your plan offers, go to **UHC Rewards** and select **Redeem rewards**.

Choose a redemption option available to you and follow the prompts to redeem your rewards.

Depending on your plan, ways to redeem may include:

- Deposit to an existing health savings account (HSA) or the subscriber's Optum Bank® HSA.
- Deposit to the subscriber's UHC Rewards health reimbursement account (HRA)
- Buy a tracker
- Get a digital Visa® gift card
- Buy a OnePass Select™ membership

What happens to my rewards if I'm no longer eligible for UHC Rewards?

Redeem your earned rewards as soon as possible. You'll lose them if you're no longer eligible for UHC Rewards.

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

If your health plan renews, you must redeem your earnings from the previous plan year within 120 days. The 120 days starts from the date your health plan renews. If you do not redeem your earnings, you'll lose them.

Will I be taxed for redeeming my earnings?

UnitedHealthcare doesn't provide tax advice. Redeeming rewards may have tax implications. You should consult with a tax professional to understand if you have any tax obligations from redeeming rewards under this program.

All device purchases are subject to state sales tax based on the shipping zip code provided in the checkout process.

Some states may have a required fee that will be displayed at checkout, if applicable.

UHC Rewards FAQs

Can I deposit my rewards into an HSA?

If you have a high deductible plan and your plan has this redemption option, you may deposit your rewards into a health savings account (HSA). You may see the option to deposit to an Optum Bank HSA, or you may add an HSA through Plaid, a secure verification service to help connect your account.

Note: HSAs have funding limits set by the IRS. You should monitor HSA contributions to stay within the IRS annual contribution limit. This includes contributions from UHC Rewards, your employer, yourself or other third parties. Consult with an appropriate tax professional regarding whether any contributions in your account have tax implications.

Can I deposit to an Optum Bank HSA?

If your health plan includes an Optum Bank HSA, or you are the spouse on a health plan that includes an Optum Bank HSA, you may see that account as an option to deposit your rewards.

An Optum Bank HSA must be opened by the subscriber. It can take 3-5 business days to open this account. Once the account is opened, you can redeem your rewards to the Optum Bank HSA.

How do I add an HSA to UHC Rewards?

If you don't see Optum Bank HSA as an option, or you want to connect a different health savings account, you may do so using Plaid. Plaid is a secure verification service to help connect your account to UHC Rewards.

1. Go to **UHC Rewards**
2. Select **Redeem rewards** then **Transfer to your HSA**
3. Select **Add an HSA** then follow the prompts to add an HSA to UHC Rewards.

How long does it take for rewards to deposit into my HSA?

Once you redeem your rewards, please allow up to 14 days for your rewards to deposit to your account.

How do I access my digital Visa gift card?

After redeeming your rewards for a digital Visa gift card, you will get an email from **noreply-unitedhealthcarerewards@appmail.uhc.com** when your digital gift card is available. The email will be sent to the email address connected to your **myuhc.com** account.

To access your digital Visa gift card:

1. Go to **UHC Rewards** and select **Redeem rewards**
2. Select **View order history**
3. Select the link to the gift card you want to access
4. You'll then be taken to the gift card vendor's website to access your gift card's information

UHC Rewards FAQs

How can I use my rewards to buy a tracker?	<p>If you're eligible to redeem your rewards to buy a tracker, you may use your available rewards, your own dollars or a combination of the two to purchase the tracker.</p> <p>To buy a tracker through UHC Reward go to:</p> <ol style="list-style-type: none">1. UHC Rewards and select Redeem rewards2. Select Buy a tracker3. Browse and choose the tracker you want to buy4. Select Checkout and follow the on-screen prompts
Do I have to use all my available rewards to buy a tracker?	<p>It depends.</p> <p>If you buy a tracker without Earn It Off, you may choose the amount of available rewards used to pay for the tracker. You may use a credit card as well.</p> <p>If you buy a tracker with Earn It Off, any available rewards must be used at checkout.</p>
How do I find the status of my tracker order?	<p>To access your order status, go to UHC Rewards and select Redeem rewards. Select View order history and select the tracker purchased.</p> <p>The tracking number will show here once the item ships. You'll also get an email with tracking details to the email address connected to your myuhc.com account.</p>
How much is shipping when buying a tracker?	<p>Shipping is free for orders over \$35, before taxes.</p>
Where can I have my tracker shipped?	<p>Your tracker may be delivered to any address within the continental United States. However, we don't ship to a PO Box.</p>
Can I return a tracker I bought through UHC Rewards?	<p>All trackers are final sale and cannot be returned or exchanged. If there's an issue with your tracker, please call UHC Rewards customer support at 866-230-2505. We're available 7 a.m.-6 p.m. CT, Monday-Friday.</p>
How do I redeem my rewards for a OnePass Select membership?	<p>If your plan is eligible, you may redeem your rewards to pay for a OnePass Select membership. To redeem your rewards, go to:</p> <ol style="list-style-type: none">1. UHC Rewards and select Redeem rewards2. Choose OnePass Select™3. Select Redeem rewards to visit OnePass Select <p><u>If you don't have a OnePass Select membership:</u></p> <ol style="list-style-type: none">1. In OnePass Select, choose the membership tier you want to purchase2. At checkout, choose the rewards you want to redeem toward a OnePass Select membership <p><u>If you have an existing OnePass Select membership:</u></p>

UHC Rewards FAQs

1. Select **Manage Membership**
2. Then select **Manage Rewards** and enter the amount you want to redeem
3. If your redeemed rewards are greater than your monthly OnePass Select membership, the additional dollars will be applied to your next monthly payment.

Rewards redemption - Earn It Off

What is Earn It Off?

With Earn It Off, you can get an Apple Watch now and pay it off in 12 months. Simply choose your model and pay a lower up-front cost. Then every dollar you earn with UHC Rewards is put toward your Earn It Off monthly payment. If you don't earn enough rewards to meet your monthly payment, we'll charge the rest to the credit card on file.

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 your maximum earning amount. If the tracker you choose is more than this amount, you may need to pay the remainder at checkout.

How is my Earn It Off monthly payment calculated?

Your Earn It Off monthly payment is calculated by adding the cost of the tracker plus taxes and shipping. We apply all your current available rewards and any credit card payment at the time of purchase. This amount is your Earn It Off program total. Then we divide it by 12 to get your monthly payment.

When will my monthly Earn It Off payments be due?

Your payments will be due monthly, starting one month after your purchase date. For example, if you purchase a tracker on the first of the month, you'll be charged on the first of every month for the remainder of the program. 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 don't 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.

You'll be charged the remaining amount of the tracker on your credit card on file each month if you're no longer eligible for UHC Rewards or no longer have UHC insurance.

What happens if I earn more rewards than I need in a month?

We'll apply any extra rewards you earn to your total outstanding Earn It Off total. This won't reduce your next monthly payment, but it may pay your tracker off sooner.

How do I connect my Apple Watch to UHC Rewards?

First, make sure your Apple Watch is connected to your iPhone. If this is the first time connecting a tracker to UHC Rewards:

1. Sign in to the **UnitedHealthcare app** and go to **UHC Rewards**
2. In **Available activities**, select **Connect a tracker**
3. Select **Connect tracker**

UHC Rewards FAQs

4. From the list of available trackers, choose **iPhone or Apple Watch** and follow the on-screen prompts to finish connecting your tracker

If you've already connected an Apple device to UHC Rewards, make sure all activity and sleep data is being shared. To do this:

1. Go to your iPhone's **Health app** and tap **Sharing**
2. Tap **Apps and Services** and tap **UHC**
3. Make sure all data sharing is turned on

I don't have an iPhone. Can I connect an Apple Watch to an Android smartphone?

Apple Watch is not compatible with Android smartphones. Apple Watch will only pair with an iPhone 8 or later.

What if I need to change my Earn It Off credit card that I have on file?

You can change your saved credit card at any time by going to UHC Rewards and selecting **View earnings detail** then **Update Credit Card**.

Rewards redemption - UHC Rewards HRA

How do I redeem rewards into an HRA?

If you're eligible to redeem rewards with a UHC Rewards specific HRA (health reimbursement account) go to **UHC Rewards** and follow these steps:

1. Select **Redeem rewards**
2. Select **Health reimbursement account**
3. Choose the dollar amount you want to redeem
4. Follow the on screen prompts to redeem your rewards

Earnings aren't automatically deposited. Once rewards are redeemed it may take 24 to 48 hours to show up in your HRA.

Can I or my employer add money to my UHC Rewards HRA account?

No, since this HRA is specific to UHC Rewards, only rewards that you earn through UHC Rewards can be added to the HRA. You or your employer cannot add additional funds to the HRA.

I already have an HRA. Why don't I see it as an option to redeem my rewards into my HRA?

UHC Rewards can only deposit rewards into UHC Rewards HRAs.

What can I use my HRA funds for?

You may use your HRA funds for any qualified expenses your medical plan covers, pharmacy expenses and out-of-network expenses.

How can I see my UHC Rewards HRA balance and claims activity?

Go to the **UnitedHealthcare app** or **myuhc.com**. On the home page, select your HRA from the **Spending** section.

Does my spouse get a UHC Rewards HRA?

No, only subscribers get a UHC Rewards HRA. Spouses may redeem their rewards toward the subscribers UHC Rewards HRA account.

How are my HRA claims paid?

Your UHC Rewards HRA will have auto-claims payment turned on. When an eligible claim is processed, available dollars in your UHC Rewards HRA will get used to pay claims. You may turn off this functionality. If you do, you'll need to submit claims online via

UHC Rewards FAQs

	<p>myuhc.com. Or you can download a claim form and mail or fax the claim to UnitedHealthcare. Once the claim is processed, you'll receive reimbursement in the mail. For faster reimbursement, sign up for direct deposit on myuhc.com.</p>
How can I see my UHC Rewards HRA balance and claims activity?	Go to the UnitedHealthcare app or myuhc.com . On the home page, select your HRA from the Spending section.
Will I be taxed for my HRA deposits?	No, you don't have to pay federal or state income taxes on this money.
If I leave my employer will I still have access to my UHC Rewards HRA?	Yes, but you must redeem your rewards before losing medical coverage. You may use the dollars in your UHC Rewards HRA account after medical coverage is lost for 120 days. Please follow the HRA claim reimbursement process.
What happens to my UHC Rewards HRA at the end of my plan year?	You have 120 days after the end of the prior plan year to submit claims from the prior plan year for in-network providers and 365 days from the date of service to submit claims for out-of-network providers. If you have a remaining HRA balance at the end of the plan year, you can carry over some of that balance to use in the next year. Individuals can carry over up to \$500 if your max earning amount is \$1,000 or \$150 if your max earning amount is \$300. If you have a spouse participating too, you can carry over up to \$1,000 if your max earning amount is \$1,000 or \$300 if your max earning amount is \$300. Carryover balances will be available when the new plan year begins. Carryover balances will be used after current plan year balances are depleted when paying incoming HRA claims.
Who can I talk to if I have more questions?	For questions about UHC Rewards, call UHC Rewards customer support at 866-230-2505 . For questions about claims paid by your HIA or reimbursements, call UHCBS Customer Service at 1-877-797-7475 , email custservice@uhcservices.com or visit member.uhcbs.com .



Get in on UHC Rewards



Good news—your health plan comes with a 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 things you may already be doing, like tracking your steps or sleep—lead to rewards. The activities you go for are up to you, and the same goes for ways to spend your earnings.

Here are just a few of the ways you can earn:

Connect a tracker	\$25
Take a health survey	\$15
Get an annual checkup	\$25
Get a biometric screening	\$50

Visit UHC Rewards for the full list of rewardable activities that are available to you—and look for new ways of earning rewards to be added throughout the year.

Earn up to
\$300

There are 2 ways to get started



On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select **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 for completing rewardable activities

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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to self-funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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When life feels challenging, get caring and confidential help

Your Employee Assistance Program (EAP) offers access to personalized support, resources and no-cost referrals. It's confidential 1-on-1 help from a master's-level specialist.

No-cost, 24/7 access to support in the moments that matter

EAP helps you and your family with a range of issues, including:

- Identifying resources for managing stress, anxiety and depression
- Offering specialized help in improving relationships at home or work
- Providing guidance on legal and financial concerns
- Finding ways to help you cope with occupational stress and burnout
- Connecting you with care for addressing substance use issues

**Call EAP 24/7 at
1-888-887-4114**

Press or say 1 for members,
then press or say 1 for seeking
in-the-moment support with a
well-being specialist

- 3 free counseling sessions per incident, per year
- Confidential and private; services will not be shared with your employer



Scan to save EAP
contact information
to your phone.

**United
Healthcare®**

There for what matters™

The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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Visit with a provider 24/7 — whenever, wherever

With 24/7 Virtual Visits, you can connect to a provider by phone or video¹ through **myuhc.com**[®] or the UnitedHealthcare[®] app



Another way to get care

Providers can treat a wide range of health conditions—including many of the same conditions as an emergency room (ER) or urgent care—and may even prescribe medications,² if needed. **With a UnitedHealthcare plan, your cost for a 24/7 Virtual Visit is usually \$54 or less.³**

Consider 24/7 Virtual Visits for these common conditions and more

- Cough
- Headache
- Sore throat
- Fatigue/weakness
- Nasal discharge
- Difficulty sleeping
- Congestion/sinus pain
- Fever
- Loss of appetite

\$54 or less

An estimated 25% of ER visits could be treated with a 24/7 Virtual Visit—bringing a potential \$2,000⁴ cost down to \$54 or less

Get started

Sign in at myuhc.com/virtualvisits | Call the number on your health plan ID card | Download the UnitedHealthcare app

United Healthcare[®]

¹ Data rates may apply.

² Certain prescriptions may not be available, and other restrictions may apply.

³ The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change.

⁴ Average allowed amounts charged by UnitedHealthcare Network Providers are not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. Estimated urgent care savings are based on a \$1,311 difference between an average urgent care visit cost of \$1,800 and a Virtual Visit cost of \$54; \$2,000 difference between the average emergency room visit and the average urgent care visit. The information and estimates provided are for general informational and illustrative purposes only and are not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

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.

24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.



24/7 virtual care. Zero dollars.

Connect to a provider anytime, anywhere with 24/7 Virtual Visits. With your health plan, your cost is usually \$0.¹



Another way to get care

With 24/7 Virtual Visits, providers may treat a wide range of health conditions—many of the same ones treated in an emergency room (ER) or urgent care. If needed, providers may even prescribe medications.²

- Cough
- Headache
- Sore Throat
- Fatigue / Weakness
- Nasal discharge
- Difficulty sleeping
- Congestion / sinus
- Fever
- Loss of appetite

Looking for smart savings?

An estimated 25% of ER visits may be treated with a 24/7 Virtual Visit—bringing a potential \$2,000³ cost down to

\$0

Visit

myuhc.com/virtualvisits |

Call

1-855-615-8335 |

Open

UnitedHealthcare® app

continued

**United
Healthcare**

Access to care for unexpected health concerns



24/7 Virtual Visit experience

Meet Tessa, a working mom with young children.



Tessa is getting ready for work when she notices her son has a rash.



She schedules a 24/7 Virtual Visit through myuhc.com® and sees a virtual provider within 15 minutes.



The provider diagnoses her son with contact dermatitis and sends a prescription to a local pharmacy.



Tessa picks up the prescription on her way to daycare and then heads to work.



Scan the QR code to access your virtual care options

United
Healthcare

¹ The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change at any time.

² Certain prescriptions may not be available, and other restrictions may apply.

³ Average allowed amounts charged by UnitedHealthcare network providers are not tied to a specific condition or treatment. Actual payments may vary depending upon benefit coverage. Estimated urgent care savings are based on the difference between average urgent care visit cost of \$180 and virtual visit cost of \$0; \$2,000.00 difference between the average emergency room visit and the average urgent care visit. The information and estimates provided are for general informational and illustrative purposes only and is not intended to be nor should be construed as medical advice or a substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 911 or go to the nearest emergency room.

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24/7 Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

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