

# 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

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**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.

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### Reward activities

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**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.

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**How do challenges work?**

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.

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.

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**Can I leave a challenge?**

Yes, you can leave a challenge. Within the challenge you want to leave, select **Stop tracking challenge**.

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.

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**Why don't I see challenges as an available activity?**

If you recently activated UHC Rewards, your challenges will be available to start the following Sunday.

If your medical plan is close to ending, any in-progress challenges will end on the last Saturday of your plan.

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**What does a biometric screening test for?**

Depending on how you complete a biometric screening, it may measure your:

- Blood pressure
  - Body mass index (BMI)
  - Blood lipids (LDL cholesterol)
  - Fasting glucose or A1C
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**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.

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## UHC Rewards FAQs

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**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**
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**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.

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**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.

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**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**
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## UHC Rewards FAQs

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### 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
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### 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.

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### 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.

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### 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.

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### 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.

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### 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.

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# UHC Rewards FAQs

## Tracker management

### Which trackers can I connect to UHC Rewards?

Most Fitbit®, Garmin® and Apple® 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 on my Apple tracker?

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 tracker is synced to the Apple Health app and is 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.

### 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.

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

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**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.

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

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**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.

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**Can I manually enter my data?**

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

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**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

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**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.

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**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.

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**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.

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# 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 the subscriber's Optum Bank® health savings account (HSA)
- Deposit to the subscriber's UHC Rewards health reimbursement account (HRA)
- Deposit to the subscriber's UHC Rewards health incentive account (HIA)
- Buy a tracker
- Receive a premium credit
- 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.

### Can I deposit my earnings into a non-Optum Bank HSA account?

No. Currently, UHC Rewards can deposit earnings into only the subscriber's Optum Bank HSA.

**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 or yourself. Consult with an appropriate tax professional regarding whether any contributions in your account have tax implications.

## UHC Rewards FAQs

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**I have a high deductible plan, can I deposit my earnings into an Optum Bank HSA?**

Yes. If you are on a high deductible plan you may deposit your rewards into your Optum Bank HSA 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 or yourself. Consult with an appropriate tax professional regarding whether any contributions in your account have tax implications.

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**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

You'll then be taken to the gift card vendor's website to access your gift card's information

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**How can I use my rewards to buy a tracker?**

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.

To buy a tracker through UHC Reward go to:

1. UHC Rewards and select **Redeem rewards**
2. Select **Buy a tracker**
3. Browse and choose the tracker you want to buy

Select **Checkout** and follow the on-screen prompts

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**Do I have to use all my available rewards to buy a tracker?**

It depends.

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.

If you buy a tracker with Earn It Off, any available rewards must be used at checkout.

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**How do I find the status of my tracker order?**

To access your order status, go to **UHC Rewards** and select **Redeem rewards**. Select **View order history** and select the tracker purchased.

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.

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**How much is shipping when buying a tracker?**

Shipping is free for orders over \$35, before taxes.

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**Where can I have my tracker shipped?**

Your tracker may be delivered to any address within the continental United States. However, we don't ship to a PO Box.

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## UHC Rewards FAQs

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### Can I return a tracker I bought through UHC Rewards?

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.

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### How does premium credit work?

If you're eligible to redeem your rewards for a premium credit, the amount you redeem goes toward the subscriber's medical premium. Both subscriber and spouse may redeem with this option, but all redeemed rewards will be paid out by the subscriber's employer.

Processing times for premium credit payouts vary depending on the employer. The subscriber can confirm with their employer when and how the rewards will be distributed, which may be reflected on the subscriber's paycheck.

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### How do I redeem my rewards for a OnePass Select membership?

If your plan is eligible, you may redeem your rewards to pay for a OnePass Select membership. To redeem your rewards, go to:

1. **UHC Rewards** and select **Redeem rewards**
2. Choose **OnePass Select™**
3. Select **Redeem rewards** to visit OnePass Select

If you don't have a OnePass Select membership:

1. In OnePass Select, choose the membership tier you want to purchase
2. At checkout, choose the rewards you want to redeem toward a OnePass Select membership

If you have an existing OnePass Select membership:

1. Select **Manage Membership**
2. Then select **Manage Rewards** and enter the amount you want to redeem

If your redeemed rewards are greater than your monthly OnePass Select membership, the additional dollars will be applied to your next monthly payment.

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## 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.

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### 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.

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## UHC Rewards FAQs

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### 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.

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### 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.

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### 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.

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### How do I earn rewards?

You can earn rewards by completing reward activities such as: meeting daily step and exercise goals, tracking your sleep, completing the health survey, and more. You can view all available activities on the UHC Rewards home page.

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### 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.

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### 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**
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**

Make sure all data sharing is turned on

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## UHC Rewards FAQs

**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 **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.

**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.

## UHC Rewards FAQs

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**Will I be taxed for my HRA deposits?**

No, you don't have to pay federal or state income taxes on this money.

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**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.

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**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.

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### Rewards redemption - UHC Rewards HIA

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**What is an HIA, and what can I use it for?**

An HIA, or health incentive account, is a reimbursement account where you can deposit the rewards you earn for completing reward activities. The subscriber may use the money in their HIA to help pay for out-of-pocket medical expenses — including copays, deductibles, coinsurance and prescription medications.

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**Can my spouse contribute reward dollars to an HIA?**

Both the medical plan subscriber and covered spouses may activate UHC Rewards and deposit earnings into a single HIA. The HIA will be in the subscriber's name and created when the subscriber redeems their earnings.

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## UHC Rewards FAQs

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### How do I create an HIA?

After you've earned at least \$1 with UHC Rewards and you're ready to redeem your earnings for the first time, the subscriber can create an HIA. To do that:

1. Open the **UnitedHealthcare app** and select **UHC Rewards**
2. Select **Redeem rewards**
3. Select **Health incentive account**
4. Enter the amount you would like to redeem (minimum \$1)
5. Select **Redeem rewards**

Note: It may take up to 3–5 days before your account is ready and your initial deposit is available. Please allow 2–3 business days for any future deposits to appear in your account balance.

When the account is ready, the subscriber can:

1. Go to **member.uhcbs.com**
2. Create login credentials
3. Sign in to view the HIA balance and transactions.

Once logged in the subscriber may view the following on the UHCBS member portal:

- Claim status
- Update your account profile such as notifications
- Add and update direct deposit information.
- Access forms such as Claim Form, Important Regulatory information, and Terms of Use
- View the HIA Plan Rules, Descriptions and Details

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### How do I access my earnings that I deposit into an HIA?

Sign in anytime at **member.uhcbs.com** to view the HIA balance and transactions. When an eligible claim is processed, the subscriber will be reimbursed using the selected payment method. The subscriber can choose direct deposit via their UHCBS online account, or the subscriber can have a check mailed. Claims must total at least \$25 to be reimbursed by check.

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### Can I set up direct deposit?

Yes, direct deposit can be set up in the subscriber's UHCBS portal. Once set up, any reimbursements issued from the HIA will be automatically deposited into the subscriber's personal checking or savings account.

Other advantages of direct deposit are:

- Funds are sent directly to your bank via secure Automated Clearing House (ACH) transfer
- Direct deposit can be changed or canceled at any time

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### Are there any minimum requirements to pay for claims?

If direct deposit isn't set up, there's a \$25 minimum for claims payouts. This means that the subscriber won't be reimbursed until the eligible claim balance is at least \$25.

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## UHC Rewards FAQs

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### Do dollars in my HIA roll over each year?

If you have a remaining balance at the end of the plan year, the subscriber will have a 90-day grace period to submit any claims for reimbursement for eligible expenses incurred in the previous plan year. After 90 days, 50% of the remaining HIA balance from the previous plan year will roll over and be used for current plan year expenses. If the subscriber leaves their employer or chooses to change health plans, any money remaining in the HIA account will be lost. Only expenses that occurred prior to your termination date can be reimbursed.

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### What happens to any money remaining in my HIA if I lose my UnitedHealthcare medical coverage?

If the subscriber leaves their employer or chooses to change health plans, any money remaining in your HIA will be lost. Only expenses that occurred prior to your termination date can be reimbursed.

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### Are there any fees or taxes with an HIA?

There are no fees associated with an HIA. HIA reimbursements aren't taxable.

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### Will my claims automatically be submitted for payment through my HIA?

Yes. The subscriber must have a balance in the HIA for claims to be paid out. Medical claims are automatically submitted for reimbursement. The subscriber can be reimbursed via check or direct deposit. When first accessing the UHCBS HIA, the subscriber can set up how they want to receive reimbursements. This can be changed within the UHCBS portal.

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### How long does it take for claims to be processed?

Claims for eligible expenses are typically submitted to the HIA within 7 business days of the claim being processed under your medical benefits. Reimbursements of approved claims are processed daily.

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### What happens if I do not see my eligible claim processed?

If you find that a claim processed through your UnitedHealthcare medical plan hasn't been paid through your HIA within 2-3 weeks, the subscriber should submit the Explanation of Benefits (EOB) along with a claim form in their UHCBS portal. UHCBS will process the claim, and if eligible based on the subscriber's plan rules, apply it to the account for potential reimbursement.

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### What happens if a claim is processed before I have money in my HIA?

The subscriber must have a balance in their HIA for claims to be paid out. For any claim that happened prior to you having money in the HIA, the subscriber should submit the Explanation of Benefits (EOB) and a claim form in their UHCBS portal. Claims must be for the current medical plan year.

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### Can I use my HIA and FSA to pay for the same expense?

No. Unless your HIA and FSA plan language allows you to use your FSA funds first, you must first use your HIA funds for any expense that is eligible under both plans. The same expense will not be reimbursed from both plans.

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### 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](mailto:custservice@uhcservices.com) or visit [member.uhcs.com](http://member.uhcs.com).

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