



UnitedHealthcare Rewards

UHC Rewards is designed to help engage employees by rewarding healthier actions



Helping to lower costs and improve health outcomes

As a fully integrated incentive program, UHC Rewards is designed to help drive engagement and employees make more informed health care decisions. Participants visit the UnitedHealthcare® app 2.3 times more often,¹ with an estimated 70% pairing a device to continuously engage in weekly and daily challenges.²

Helping inspire employees to engage in their health plan

UHC Rewards is part of a streamlined digital experience on the UnitedHealthcare app and myuhc.com®. It's designed to:

- Educate members about their benefits and make it easier to access support along their health care journey
- Encourage members to use and explore the resources included in their plan and help them make more informed health care decisions
- Offset out-of-pocket costs by offering rewards and many choices on how those rewards can be earned and redeemed

↑ **2.3x**

more visits to the UnitedHealthcare app among participants¹

90%

of current surveyed participants said they were satisfied or very satisfied with the program³

Simplifying the employee experience

UHC Rewards offers you the flexibility to choose incentive and redemption offerings based on what's best for your employees.



Standard incentive options are \$300 or \$1,000 per participant in a plan year



Choose how employees access earnings, such as digital Visa® gift cards, direct deposits to a health savings account (HSA) and more



Employees can personalize how they earn rewards by choosing their own eligible activities, from tracking steps to getting an annual checkup



70%

paired a device to continuously engage in weekly and daily challenges²

Helping employees redeem their earnings

- If a group renews with the same funding type, employees will have up to 120 days to redeem previous plan year earnings
- If a group terminates their UnitedHealthcare medical plan or changes funding type, market size, product tier or renewal month, employees will have up until the last day of their plan year to redeem their earnings; all unredeemed earnings after their new plan year starts will be removed
- If an employee terminates or loses medical coverage, they will have up until the last day of their plan year to redeem their earnings



94%

of first-time participants earned a reward²

Contact your broker or UnitedHealthcare representative

UnitedHealthcare®

¹ Consumer Digital Product Report, Aug. 2023.

² KMI Net Promoter Score® (NPS®) Survey Dashboard, Aug. 2023.

³ UHC Rewards book of business, 2024.

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Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

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.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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 level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

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