

How employees get started

UnitedHealthcare plan members can register and get started with UHC Rewards in 2 ways—through the **UnitedHealthcare app** or **myuhc.com**.

UnitedHealthcare app

- 1 Download the **UnitedHealthcare app**
- 2 Sign in or register
- 3 Select the **Menu** tab and choose UHC Rewards
- 4 Activate rewards
- 5 Choose reward activities and start earning
- 6 Connect a tracker and get access to even more reward activities

myuhc.com

- 1 Visit **myuhc.com**
- 2 Sign in or register
- 3 Select **UHC Rewards** on the home page
- 4 Activate rewards
- 5 Choose reward activities and start earning

Downloading the app

The UnitedHealthcare app is available for both iOS® and Android® and can be downloaded in the App Store® or on Google Play®.



How employees get rewarded

There are many ways for employees to earn rewards. Plus, they get to choose how they want to spend their rewards. Reward activities are built for a variety of interests, from one-time actions to fitness goals and challenges.

Examples of reward activities

Connect a tracker in the UnitedHealthcare app

Trackers include smartphones and popular wearable devices

Complete daily fitness goals

Track a set number of minutes or steps per day (repeatable daily)

Track sleep

Track sleep for 14 nights

Complete weekly challenges

Track and achieve weekly goals around fitness or sleep (repeatable weekly)

Get a biometric screening

Screen for blood pressure, glucose, cholesterol, weight and more

Complete a health survey

Check in on health by taking a simple online health survey

Go paperless

Switch to paperless communications

Get a flu shot

Get an annual flu shot

Annual checkup

Complete an annual checkup to support health and prevent illness

24/7 Virtual Visit

Talk to a provider by video for common urgent care needs



How employees redeem rewards

UHC Rewards allows employees to choose from 3 options for redeeming their rewards:



A digital
Visa® gift card



HSA* or
HRA deposit



Buy a tracker

Employees have the flexibility to choose a different option each time they redeem. Plus, rewards can be redeemed at any time as long as they have a minimum of \$5.

Steps to redeem

Our goal is to make the rewards redemption process as simple as possible. Employees just follow these 3 steps:

- 1 Go to the UHC Rewards homepage
- 2 Select **Redeem rewards** at the top of the page
- 3 Choose how to redeem their rewards

*Optum Bank® only.

How employees can get an Apple Watch

With UHC Rewards, there's even more good to get. Employees have the option to enroll in **Earn It Off**. This is a payment option where they can get an Apple Watch for a low—or \$0—upfront cost and pay the remaining cost with the rewards they earn over 12 months.



How employees get started

To participate, employees go to **UHC Rewards** in the **UnitedHealthcare app** and select **Redeem rewards**. Then they follow these steps:

1

Choose an Apple Watch and pay a low—or \$0—cost

2

Earn dollars through UHC Rewards to put toward the Earn It Off total

3

Pay off the cost of the Apple Watch over 12 months

Getting additional support

We're here to help you and your employees get the most out of UHC Rewards and take advantage of this incentive program.

Help for employees

If your employees need help with program activation or have other questions, they can call the designated UHC Rewards Customer Service line at **1-866-230-2505**.

Help for you and your HR team

Have questions about the program or looking for additional materials to help you promote participation? Contact your UnitedHealthcare representative.



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 1-855-256-8669 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, 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. Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.

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

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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



APPLE WATCH
SERIES 8

APPLE WATCH
ULTRA

APPLE WATCH
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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 \$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**

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Apple Watch is a registered trademark of Apple, Inc.

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, 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.

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

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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

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