



# UnitedHealthcare Rewards Frequently Asked Questions

Q	A
What is UnitedHealthcare Rewards?	UnitedHealthcare Rewards is a program that rewards members for taking healthy actions!
Is UHC Rewards an app?	No, UHC Rewards is a program that lives in the UnitedHealthcare app and <a href="http://www.myuhc.com">www.myuhc.com</a> .
What are healthy actions that members can complete to be rewarded on?	Effective January 1, 2023 UHC Rewards will include the following rewardable <b>healthy actions</b> : pairing a device for fitness and sleep tracking, completing the health survey, completing a biometric screening and switching from paperless mail. Other actions will be introduced throughout 2023. Please refer to the payout grid available in CTM.
How much can a member earn?	There are 2 different incentive caps. A member can earn up to \$300 for the Core Plan and up to \$1,000 for the Premium plan. Please note that the rewardable health actions are the same between core and premium, however, the payout structure does differ.
<b>Eligible Groups</b>	
What group size are eligible for UHC Rewards?	Effective Jan. 1, 2023 all <b>Fully Insured</b> Small Business 2-50; except CA, CO and NY 1-100. Effective Jul. 1, 2023 all <b>Fully Insured</b> Key Accounts 51+; except CA, CO and NY 100+.
What platforms are eligible?	Prime, USP, UNET and NICE
What is out of scope?	All Savers, Surest, UMR, UHCOne, Student Resources, Sierra, FEHB, IEX and Harvard Pilgrim business
Where is UHC Rewards available?	All Markets.  View the UHC Rewards Small Business availability <a href="#">market map</a> to determine if your market offers the Core or Premium Option.  View the UHC Rewards Key Accounts <a href="#">regulatory map</a> . As state approvals come in from regulatory, we will continue to update the map.
How do I know what plans have Core vs. Premium?	For Small Business, please refer to the <a href="#">Product Availability Grid (PAG)</a> to determine if your market offers Core and/or Premium.  Key Accounts, all medical plans will include Core; Premium is a buy-up.
Can I offer a dual option one with Core and the other Premium?	Yes. The employer can purchase a medical that has core and another medical that includes premium. They can be offered side by side.
What funding is UHC Rewards available for?	Fully Insured only
What's the cost for UHC Rewards?	Core is an embedded benefit in medical plans. Premium is available as a buy-up. Please reach out to your underwriter for pricing.
When will Level Funded, All Savers and ASO business launch?	This is on the roadmap for January 2024.

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<b>When is UHC Rewards effective?</b>	Effective Jan. 1, 2023 Small Business Fully Insured. Effective Jul. 1, 2023 Key Accounts Fully Insured for all renewing and new business cases.
<b>Member Experience</b>	
<b>How does a member get started?</b>	A member can sign in using their myuhc.com or UHC app credentials or create an account.  From the Menu tab in the UHC app, select UHC Rewards. You will be presented with an overview of the program and you can get started right away! If on a desktop, we encourage you to download the UHC app for the experience. There you can link a tracker and start earning rewards today!
<b>Is a Welcome email sent directly to the member notifying them to register for UHC Rewards?</b>	Yes, once a member is eligible, they will receive an email with information on UHC Rewards and how to get started. Note: a member must have an email on file in order to receive the welcome email.  Members can also activate UHC Rewards by visiting myuhc.com or the UHC app.
<b>What devices can be paired with the UnitedHealthcare app?</b>	All Fitbit, Garmin and Apple wearable trackers and the Amazon Halo can be used. A member can also use their smartphone as a tracker by connecting their UHC Rewards account to Apple Health or Google Fit.
<b>How does a member pair a new device?</b>	A member can earn dollars right away for connecting a tracker to their UHC Rewards account. To connect a new tracker: <ol style="list-style-type: none"> <li>1. Navigate to the UHC Rewards experience within the UHC app.</li> <li>2. Select "Connect a tracker".</li> <li>3. Select the type of tracker you'd like to use to track your fitness and sleep activity.</li> <li>4. Follow the on-screen prompts to finish connecting your tracker.</li> </ol>
<b>How does a member unpair a device?</b>	A member can unpair their device in UHC Rewards by visiting their tracker settings. Tracker settings can currently be found on the "Completed" page.
<b>Can a member use multiple devices to earn via UHC Rewards?</b>	Yes, a member can pair multiple devices to their UHC Rewards account. The data types being tracked by their selected tracker will be chosen during the device pairing process. If a member wants to use one device to track their fitness activity and another device to track their sleep, they can do that!
<b>How often should a member sync their device?</b>	We recommend syncing daily. Keeping their data up to date and monitoring their progress is the best way to track their progress and maximize their earning potential!
<b>Can members register their devices before their effective date and start earning goals?</b>	No. Members can register on their effective date.
<b>What's the daily goal?</b>	A member's daily fitness goal is to get either 10,000 steps or 30 minutes of activity in a day -- whichever one they hit first. You may also earn half of the total daily reward by achieving 5,000 steps or 15 minutes of activity.
<b>What counts as "active minutes"?</b>	Active minutes can be counted as part of any fitness-related activity tracked by your device as moderate to vigorous activity. Please refer to your device manufacturer to determine how active minutes are calculated.
<b>What is a sleep tracking goal?</b>	Sleep tracking is intended to get our members more informed about their sleeping habits. To start, members just simply have to log 14 days of sleep data and will receive a reward! There is no requirement for a minimum number of hours of sleep and sleep data does not have to be tracked consecutively.

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<b>What is the Adventures goal?</b>	<p>Adventures is a way to keep members motivated with a longer-term goal and encourage building healthy habits.</p> <p>Initially we will be offering one sleep and one fitness related Adventure that are repeatable weekly throughout the plan year:</p> <ul style="list-style-type: none"> <li>Sleep – complete 7 hours of sleep, 5 of 7 nights in a week</li> <li>Fitness – complete 10,000 steps or 30 min of activity, 5 of 7 days in a week</li> </ul> <p>More offerings will be coming later in the year.</p>
<b>How does the Adventures goal work?</b>	<p>If a member completes the goal specified in the Adventures details, they earn for that goal. Members are rewarded on a weekly basis even if the Adventure spans many weeks.</p>
<b>Can a member opt into an Adventure at any time?</b>	<p>A member can opt into the initial Adventures at any time. The week is counted Sunday through Saturday, but if the member has data tracked through UHC Rewards prior to the opt-in day, activity will be counted toward the Adventure from the previous Sunday to the opt-in day.</p>
<b>Can a member leave an Adventure?</b>	<p>Yes, if a member would like to stop an Adventure, they may leave. If they do complete the goal for the week that they left, they will still be rewarded, but the Adventure will not restart the following week.</p>
<b>What is the Health Survey Goal?</b>	<p>The Health Survey is designed to help you assess your overall health. You may use the results to help set your health goals.</p> <p>A member will be rewarded for simply answering general health questions.</p>
<b>How does the Health Survey Goal Work?</b>	<p>The Health Survey can be launched from any UHC Rewards experience (mobile or web). The Survey asks general health questions in an easy-to-complete format. The reward dollars will be released when the member completes all questions in the survey.</p> <p>When completed, the member will be able to review their results and recommendations for better health. This information is organized in the UnitedHealthcare Health Profile.</p>
<b>What is the Paperless goal?</b>	<p>Simply put, we'll reward members for choosing to receive paperless communications from UnitedHealthcare. The print and postage savings we receive with paperless communications will go directly into the pockets of members in the form of UHC Rewards dollars.</p> <p>The member has to choose to be 100% paperless with UHC to achieve the reward.</p>
<b>What happens to the other actions in Rally? Wellness coaching; Real Appeal® Quit For Life®?</b>	<p>These items will eventually be offered as rewardable actions in UHC Rewards.</p> <p>Members migrating to UHC Rewards on 7/1 can continue to use these three programs but will not be rewarded as they are today.</p> <p>Wellness Coaching:</p> <ul style="list-style-type: none"> <li>Will not be a rewardable activity in UHC Rewards</li> <li>Digital content will be available for members to participate as part of our offering.</li> </ul> <p>Real Appeal:</p> <ul style="list-style-type: none"> <li>Will be available to both Small Business and Key Accounts</li> <li>Only Key Accounts will have the opportunity to earn incentive dollars for participation</li> </ul> <p>Quit For Life:</p> <ul style="list-style-type: none"> <li>Will be available to both Small Business and Key Accounts</li> <li>Only Key Accounts will have the opportunity to earn incentive dollars for participation</li> </ul>
<b>What type of rewards can members receive?</b>	<p>A member can redeem their rewards by either depositing to an Optum HSA account, HRA or receiving their rewards in a digital Visa gift card.</p> <p>Note that members must setup an Optum HSA account to make deposits.</p>
<b>What is the frequency of the rewards payout?</b>	<p>As frequently as the member desires.</p>

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<b>Is there a minimum a member can cash out?</b>	Yes, a member must spend a minimum of \$5.00.
<b>Can other people see the members progress and earnings?</b>	No. Only the member can view their progress towards goals and earnings.
<b>Can the employer see the members progress or my earnings?</b>	No. Only the member can view their progress toward goals and earnings. Their employer may receive and distribute tax documents at year end that include their total earnings.
<b>Can the member participate if they can't meet the goals for medical reasons?</b>	Yes. The member may submit a <a href="#">medical waiver</a> and, upon review and approval, get rewarded. To learn more, call us at 866-230-2505. We're available 7 a.m. – 6 p.m. CT, Monday – Friday.
<b>Can a family member participate in this program with me?</b>	Yes – a covered spouse can register for UHC Rewards using their own HSID credentials. Children and other dependents are not eligible to participate.
<b>Are there any tax implications for me as a result of participating in UHC Rewards?</b>	Earnings will be subject to income tax for the member if they elect gift cards.  If the member elects to contribute UHC Rewards dollars to their Optum Bank HSA or HRA, those dollars will not be subject to income tax.
<b>What happens to the member's Rewards if they leave their employer?</b>	Once a member is no longer with their employer, they will no longer be eligible to earn rewards. If a member does not redeem their earnings, they will lose them. If the plan isn't renewed or eligibility is terminated and rewards are not yet redeemed, the member will lose all earnings after the plan year ends.
<b>What is the customer service contact information?</b>	We're here to help! Here are a few ways to get info — or get in touch. Call us at 866-230-2505. We're available 7 a.m. – 6 p.m. CT, Monday – Friday.
<b>What is the internal contact email?</b>	<a href="mailto:uhcrewardsinternalsupport@uhc.com">uhcrewardsinternalsupport@uhc.com</a>
<b>Do members rewards roll over year over year or do they have to redeem by a certain date?</b>	If your plan renews, the member has 120 days after the previous plan year's end to redeem those dollars. If they do not redeem, they lose it. If the plan doesn't renew (termed members), members will lose all funds after the term date. There's a workaround where the rewards support team (Optum Digital's team) has historically handed out gift cards to folks who call in after their term date, but that is an exception not something we advertise.
<b>Are we basing total dollars a member can get on a calendar year? ie. From 1/1/23 - 12/31/23 you can earn up to \$300/1000? Or does a member's "year" start over based on their renewal date?</b>	Program start and stop dates are determined by your medical plan dates.

## Member Experience

<b>What does the member do if the data shown in UHC Rewards doesn't match the data shown on my Fitbit device?</b>	<p>To make sure your data is up to date:</p> <ol style="list-style-type: none"> <li>1. Open the Fitbit app on your phone. Ensure your Fitbit device is synced to the Fitbit app by pulling down to refresh the dashboard screen in the Fitbit App.</li> <li>2. Wait a moment while your data syncs.</li> <li>3. Check your current data in the Fitbit app.</li> <li>4. Navigate back to UnitedHealthcare Rewards and pull down to refresh the page. This will ensure UnitedHealthcare Rewards has received your most recent data.</li> </ol> <p>Other trouble shooting tips:</p> <ol style="list-style-type: none"> <li>1. Ensure Bluetooth is enabled on both your phone and your device.</li> <li>2. Ensure your device is connected to the internet</li> <li>3. Ensure you have allowed UnitedHealthcare Rewards to access your Fitbit data.</li> </ol>
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**What does a member do if the data shown in UHC Rewards doesn't match the data shown on my Garmin device?**

To make sure your data is up to date:

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

Other trouble shooting tips:

1. Ensure Bluetooth is enabled on both your phone and your device.
  2. Ensure your device is connected to the internet
  3. Ensure you have allowed UnitedHealthcare Rewards to access your Garmin data.
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**What does a member do if the data shown in UHC Rewards doesn't match the data shown on my Apple device?**

To make sure your data is up to date:

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

Other trouble shooting tips:

1. Ensure Bluetooth is enabled on both your phone and your device.
  2. Ensure your device is connected to the internet
  3. Ensure you have allowed UnitedHealthcare Rewards to access your Apple Health data.
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**What does a member 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 and make sure it's displaying the latest data by pulling down to refresh the screen.
2. Navigate back to UnitedHealthcare Rewards and pull down to refresh the page. This will ensure UnitedHealthcare Rewards has received your most recent data.

Other trouble shooting tips:

1. Ensure Bluetooth is enabled on both your phone and your device.
  2. Ensure your device is connected to the internet
  3. Ensure you have allowed UnitedHealthcare Rewards to access your Google Fit data.
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**What does a member do if the data shown in UHC Rewards doesn't match the data shown in Amazon Halo?**

To make sure your data is up to date:

1. Open the Amazon Halo app on your phone. Ensure your Amazon Halo device has recently synced to the Amazon Halo app.
2. Check that your Amazon Halo device is connected. In the Amazon Halo app, under Settings, the device icon should read Connected.
3. Make sure that your phone is within range of the Amazon Halo.
4. Swipe down from the Settings page in the Amazon Halo app to refresh.
5. Force close the Amazon Halo app and reopen it.
6. Once a connection with the Amazon Halo is established with the Amazon Halo app and your most recent data appears, navigate back to UHC Rewards.
7. From UHC Rewards, pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other trouble shooting tips:

4. Ensure Bluetooth is enabled on both your phone and your device.
  5. Ensure your device is connected to the internet
  6. Ensure you have allowed UnitedHealthcare Rewards to access your Amazon Halo data.
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**Can a member manually enter their data?**

No. Data manually entered into their tracker's app will not be counted towards their UnitedHealthcare Rewards step or active minute totals.

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**What else can a member try if their step or active minute data doesn't look right?**

Quick tips to try if your tracker data isn't looking right:

1. Make sure the member has Bluetooth® technology enabled on their phone and their tracker. Note: not all trackers have the option to turn Bluetooth off. Please check setup instructions for their specific tracker.
2. Make sure their smartphone is connected to the internet.
3. Make sure they've allowed UHC Rewards to access their tracker's data

If using a Fitbit or Garmin device, make sure you've synced your tracker with their app first and then navigate back to UnitedHealthcare Rewards.

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**How is the members data being used?**

A member's tracker data is being used to calculate progress and rewards them for achieving different goals. Data may be used by UnitedHealthcare to personalize experiences on myuhc.com and the UnitedHealthcare app. We do not sell or share a members data externally. You can view the UnitedHealthcare Rewards Privacy Policy by visiting and reviewing the Legal Documents.

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