



# Pay for health care expenses using your HSA with UHC Rewards



With UnitedHealthcare Rewards, a variety of actions – including things you may already be doing, like tracking steps or sleep – can earn you dollars. What’s more, the rewards you earn can be deposited right into a health savings account (HSA), which you can use to help pay for eligible health care expenses.

## How an HSA works with UHC Rewards



Earn dollars for completing activities with UHC Rewards



Add your HSA to UHC Rewards to redeem your earnings



You can use an HSA to help pay for eligible expenses



# Answers to frequently asked questions

## What is Plaid?

Plaid is a secure verification service that helps make connecting your HSA simple.

## How do I redeem my earnings and deposit into my HSA?

After you've earned at least \$5 and you're ready to redeem your earnings for the first time, you can add your HSA to UHC Rewards. To do that:

1. Open the UnitedHealthcare® app and select **UHC Rewards > Redeem rewards > Transfer to your HSA**
2. Select **Add an HSA** and then **Continue with Plaid**
3. Follow the prompts within the Plaid experience to finish adding your HSA to UHC Rewards
4. After your account is added, enter the dollar amount you'd like to redeem and select **Transfer**

Please allow 14 business days for deposits to appear in your account balance.

## Can I manually add a bank if I don't see mine listed in Plaid?

Yes. If you aren't able to find your bank within the list when going through the process to add an HSA, you'll be able to manually add your HSA using your account information. You will need to authorize Plaid to initiate a deposit to verify your account. It may take up to 1-2 days for Plaid to make the deposit. You will then be asked to validate your account to complete the process. Once your account is validated, the deposit will be reimbursed.

## If I used an Optum Bank HSA previously do I need to add an HSA?

Yes. To redeem your earnings you will need to add an HSA to UHC Rewards. You can choose to add the Optum Bank HSA you previously used or choose a different HSA.

## Will I have to pay any fees to add my HSA?

No, there are no fees to add your HSA to UHC Rewards.

## Can my spouse contribute earnings to an HSA?

If you and your spouse are eligible for UHC Rewards, you can both activate UHC Rewards and deposit earnings into individual HSAs. You can only contribute earnings to an account that is listed under your name.

## Can I deposit my earnings into multiple HSAs?

Yes, however only one account can be connected to UHC Rewards at a time. To change your HSA, you must remove the current account and then connect a different account using the same steps you originally followed.

**You will need to monitor your total annual HSA contributions to not exceed the IRS annual max contribution.** This includes all contributions from UHC Rewards, your employer, yourself or other third parties.

## Get in on UHC Rewards and start earning

Download the **UnitedHealthcare app** and select **UHC Rewards** to get started

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

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.

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

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