



## UnitedHealthcare Rewards Refresher



2-50 Small Business  
Fully Insured and Level Funded

United  
Healthcare

# Today's session



## Purpose

Provide a refresher of the UnitedHealthcare Rewards program

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## Process

Talk about program components, rewards payout structure, and redemption options

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## Payoff

Review UHC Rewards program as well as updates to best position rewards to customers



# Today's agenda

- ✓ UHC Rewards Overview
- ✓ Member experience
- ✓ Redemption Options



## Before we start...

**What questions about UHC Rewards have you received from your customers?**

Write them down to ask your UHC Sales Team after our call

**Tip:** jot down the slide # next to your question





# Level Set/Review

# Important Definitions:

**High Deductible Health Plan (HDHP):** Medical plan that qualifies for a Health Savings Account (HSA).

**Health Savings Account (HSA):** A financial account designed to help save for qualified health care expenses. Must be enrolled in a HDHP.

**Health Reimbursement Arrangement/Account (HRA)\*:** Employer funded account outside of UHC that allows member reimbursement for certain medical, dental or vision expenses.

**Health Incentive Account (HIA):** UHC Reimbursement account that is available to receive the rewards the member earns by completing health activities.

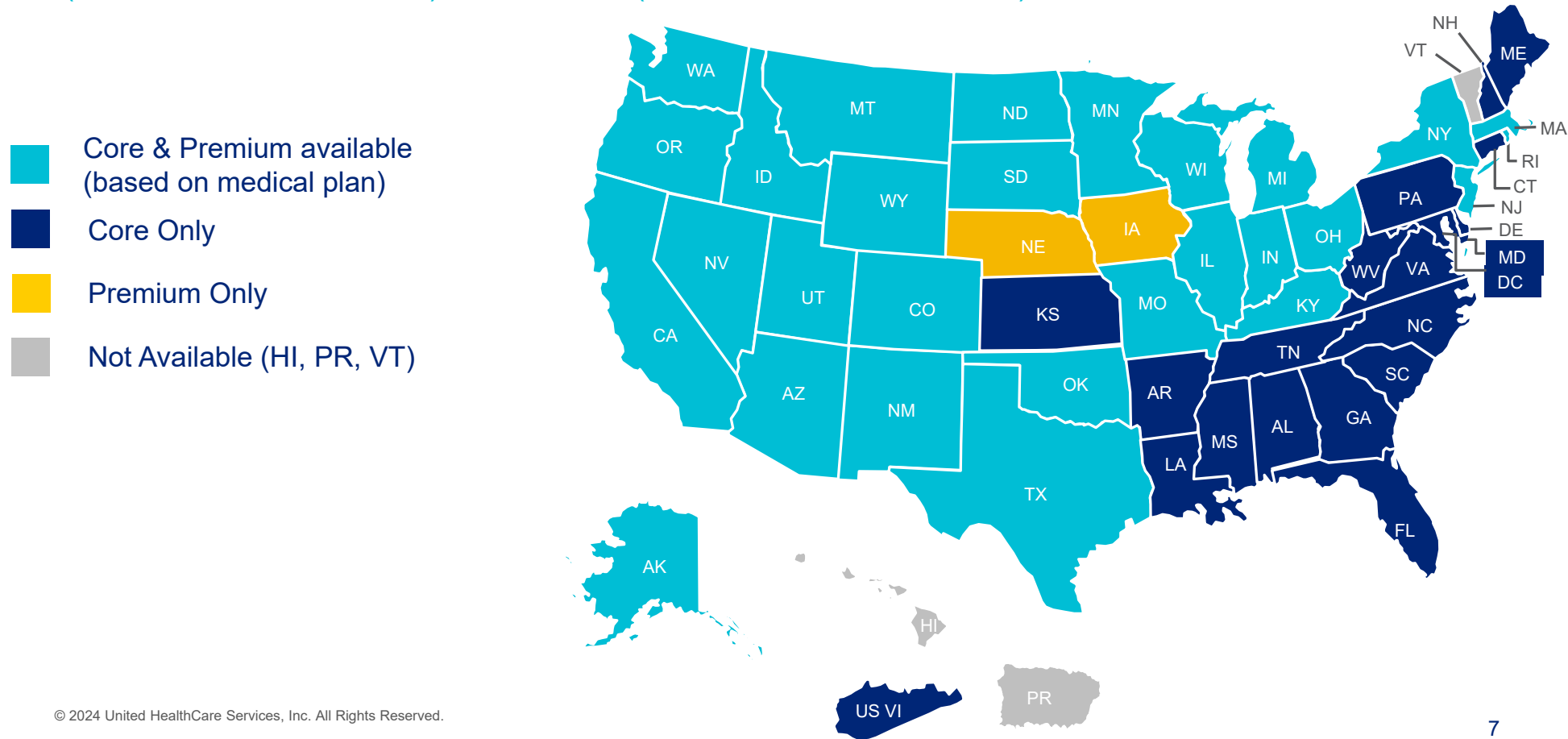
**Redeem:** Member directs (deposits) their UHC Reward earnings into the account of their choice.

**Reimburse:** Member receives money from the account where UHC Rewards were redeemed.

\*HRA may be offered by a customer but is not part of UHC Rewards in 2-50

# UHC Rewards by State for SB Fully Insured

Core (Maximum Incentive \$300) vs. Premium (Maximum Incentive \$1000)







# Rewards Payout Structure

Actions	Fully Insured*		Level Funded**	
	Maximum Incentive \$300	Maximum Incentive \$1000 <small>(Availability based on State and Plan)</small>	Maximum Incentive \$300 <small>(States with Core only: DE, KS, MO, NJ, PA &amp; WI***)</small>	Maximum Incentive \$1000 <small>(All States other than those listed in Core)</small>
Connect a tracker	\$25	\$65	\$25	\$65
Track 15 active minutes (or 5K steps)	\$0.25/day	\$0.75/day	\$0.25/day	\$0.75/day
Track 30 active minutes (or 10K steps)	\$0.50/day	\$1.25/day	\$0.50/day	\$1.25/day
Fitness challenge chosen by participant	\$2.50/week	\$5/week	\$2.50/week	\$5/week
Track sleep for 14 days	\$5	\$10	\$5.00	\$10
Sleep challenge	\$2.50/week	\$5/week	\$2.50/week	\$5/week
Complete health survey	\$15	\$25	\$15	\$25
Biometric screening (via LetsGetChecked)	\$50	\$75	\$50	\$75
Go paperless	\$2.50	\$5	\$2.50	\$5
24/7 Virtual Visit	\$10	\$30	N/A	N/A
Flu shot	\$10	\$30	\$10	\$30
Annual checkup	\$25	\$50	\$25	\$50
<b>Maximum annual incentive</b>	<b>\$300</b>	<b>\$1,000</b>	<b>\$300</b>	<b>\$1,000</b>



\*UHC Rewards not available in: Hawaii, Puerto Rico, Vermont

\*\*UHC Rewards not available in: Hawaii, Puerto Rico, Vermont, DC


\*\*\*WI Metropolitan Milwaukee Association of Commerce (MMAC) Groups have Max Incentive \$1,000



# Member's - Getting Started

# Two ways to register

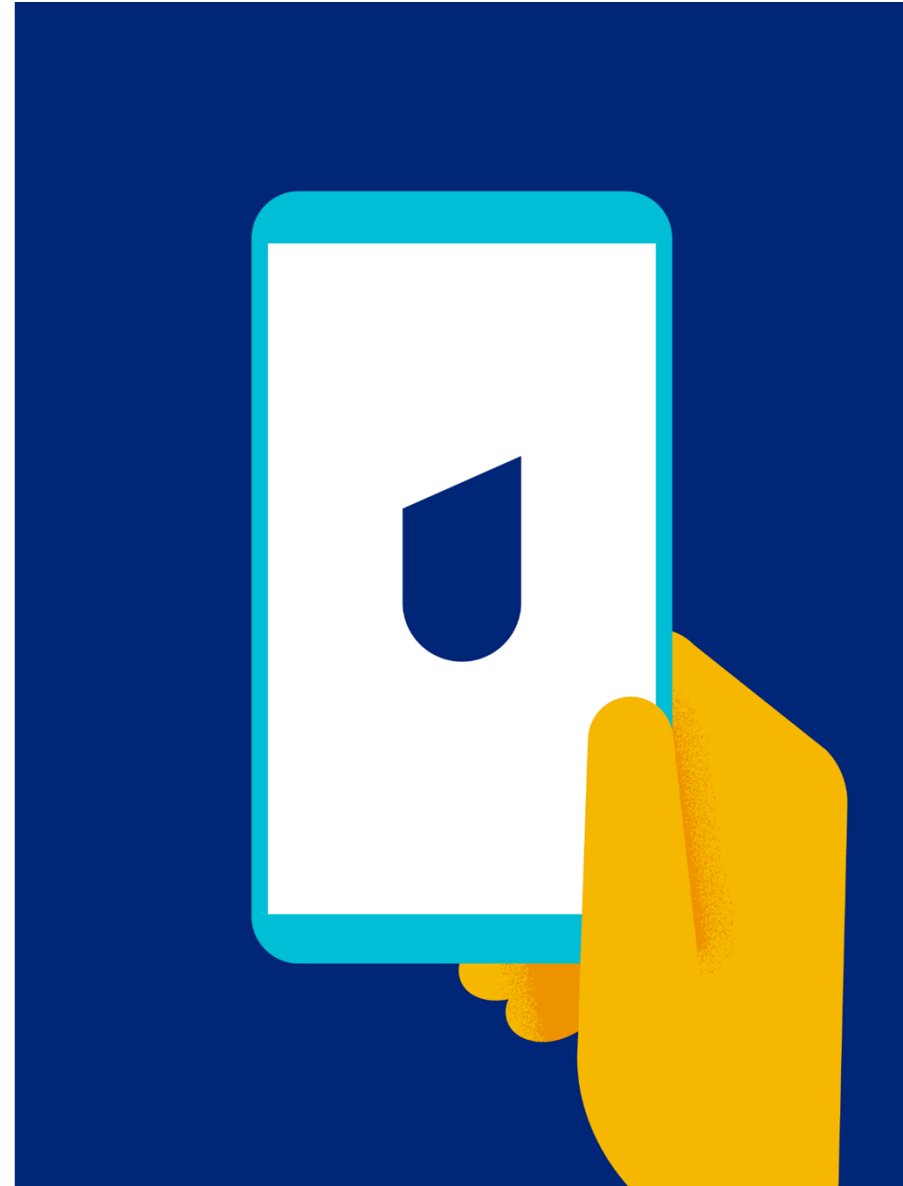
## On the UnitedHealthcare® app

- Scan **this** code to download the app 
- Sign in or register
- Select **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



# How does a member get started?



## Register

Members register via the UHC app or myuhc.com. HealthSafe ID is required to register.



## Activate

If member has a device to sync, they download the UHC app and sync their device. **Note:** If a member does not have a device, they will be unable to earn some incentives.



## Engage & Earn

Complete reward activities – habitual, tracker-based and one-time actions.



## Redeem and Reimburse Rewards

Members decide where to redeem (deposit) incentives every time they earn them. Then they decide how they will use them (reimbursed).





# Member Experience

# Members choose their redemption option

## Fully Insured



Visa® Gift Cards



Device Purchasing/Apple®  
Watch Earn-it-off Program



One Pass Select subscription



Optum Bank HSA

## Level Funded\*

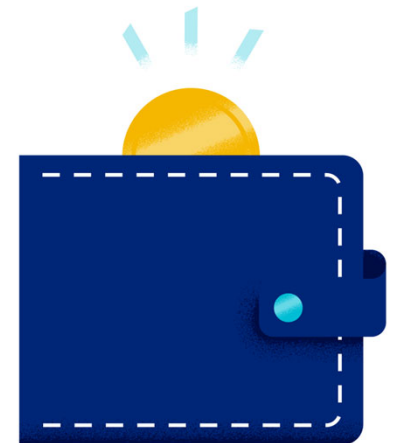


Optum Bank HSA

or



UnitedHealthcare Benefit  
Services (UHCBS) HIA



\*Visa Gift Cards are the only option for Level Funded groups who are in the Cannabis industry.



# Scenario 1 – Fully Insured

A minimum of \$5 in earned rewards to *Redeem* into any of the following:

## Digital Visa® Gift Card

**Device Purchasing:** Use earned/redeemed rewards towards the cost from a contracted vendor, any balance due is charged to members credit card. **Apple® Watch Earn-it-off Program:** Member can purchase an Apple device for \$0; balance due is divided by 12 months and *redeemed* incentives are applied to the prorated monthly balance. If the monthly redeemed incentives do not cover the amount due, a credit card is charged.

## One Pass Select:

- **Only available** thru UHC Rewards
- **One subscription fee** with access to multiple gyms
- **5 Tiers** available (Digital, Classic, Standard, Premium, Elite)
- **Stackable** - can use more than one gym

**Example:** Elite tier = Member accesses 3 gyms that normally cost a total of \$560/mo. Thru the program the cost is \$144, **and** rewards can be used towards that. Member pays any balance due out of pocket.

**HSA:** If enrolled in a HDHP & Employer has Optum Bank HSA



# A variety of employee membership options to fit lifestyle goals

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$29	\$64	\$99	\$144
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size		11,000+	13,000+	15,000+	17,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	23,000+	23,000+	23,000+	23,000+	23,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Family memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

\*10% discount





# Participating fitness brands

## Digital (23k+)



## Classic (11K+)



## Standard (13K+)



## Premium (15K+)



## Elite (17K+)



Other participating locations available in our network. All trademarks are the property of their respective owners.



# Scenario 2 – Level Funded

## HDHP with an Optum Bank HSA

- New Customer at implementation, a no-fee **Optum Bank HSA** is set up at the group level; Seamless for Renewing customer
- Member receives a welcome kit and an **Optum Bank HSA payment card**
- Member logs in to UHC Rewards, complete activities and earn rewards (Member must have HSA opened)
- Once they have **earned at least \$5, they** select **Redeem** rewards and make deposit to the **Optum Bank HSA (Redeem)**
- Member can use money from their **HSA** for qualified medical expenses
- All **funds rollover** from year-to-year

**Note:** Members are responsible for **IRS compliance** (i.e., contribution limits, no double dipping, eligible expenses, health plan qualifications, etc.)



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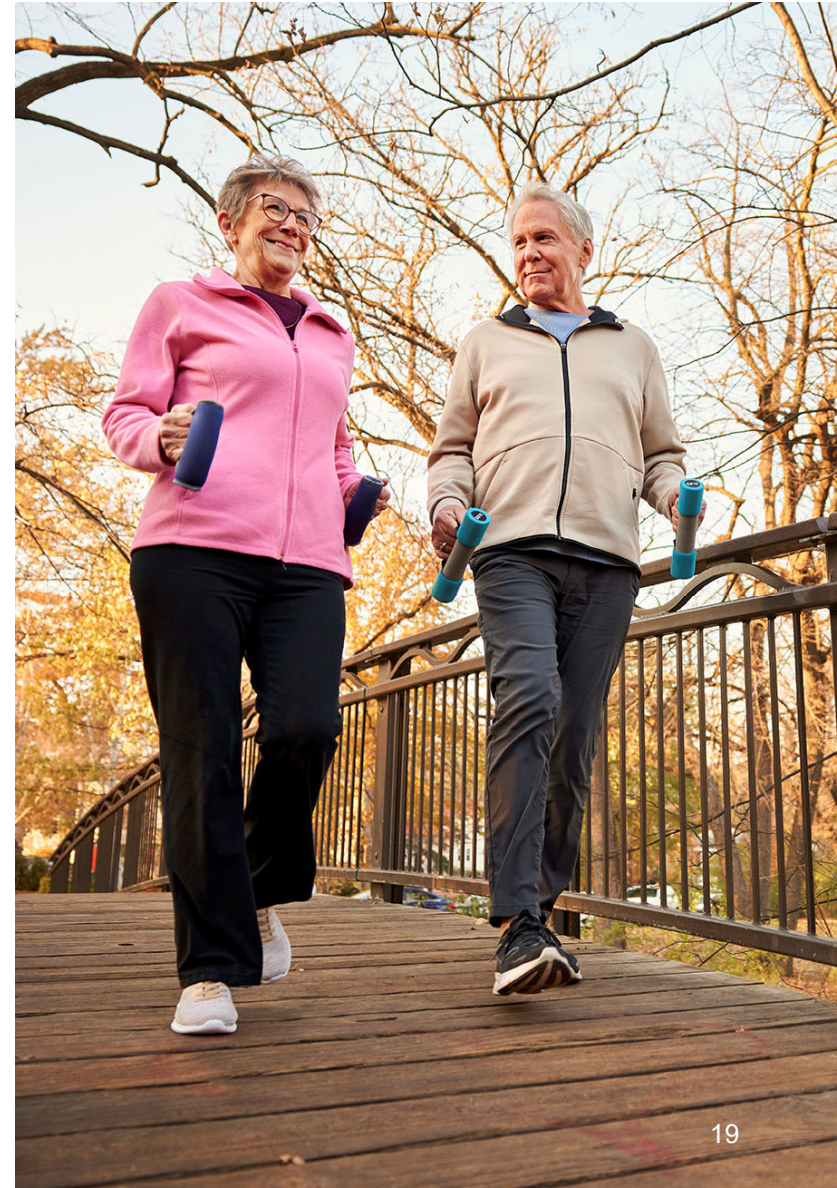


# Scenario 3 – Level Funded

## HDHP with an 3<sup>rd</sup> Party HSA (NOT Optum Bank)

- New or Renewing customer: Once member has **earned at least \$5**, they must log in to UHC Rewards and are prompted to **open** a no-fee, individual **Optum Bank HSA account** (3-5 days to process)
- The member receives Optum Bank HSA **payment card** (*Reimburse*)
- Any incentives earned must be **redeemed/deposited** to their **Optum Bank HSA**
- **EE and Spouse both redeem incentives** into one Optum Bank HSA that is under the EE (*Redeem*)
- Members can work with Optum Bank if they wish to transfer funds to the external HSA

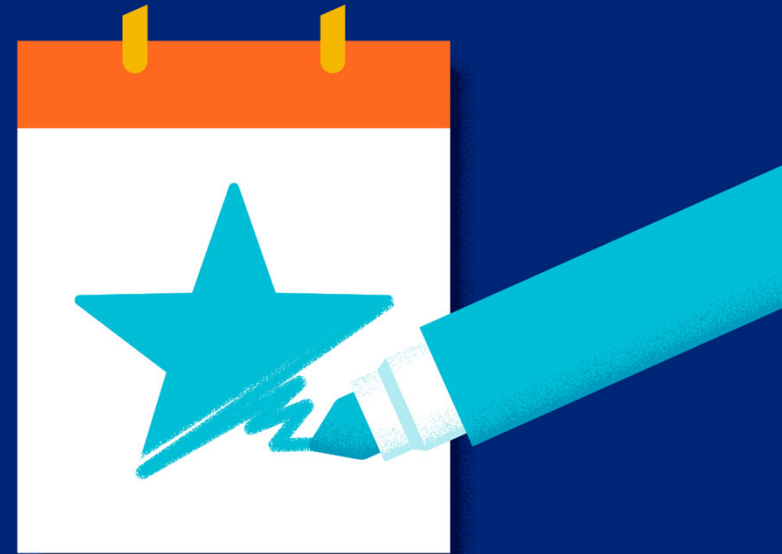
**Note:** Members are responsible for **IRS compliance** (i.e., contribution limits, no double dipping, eligible expenses, health plan qualifications, etc.)





## For HSAs remember...

- Members can use money from **only one HSA** for their qualified medical expenses – **no double dipping** if they have another HSA
- **Members are responsible for IRS compliance** (i.e., contribution limits, eligible expenses, health plan qualifications, etc.)



# Scenario 4 – Level Funded

## Copay or non-HDHP (non-HSA)

- At implementation/renewal/migration the group is set up with a UHCBS HIA – **HIA is not funded by the employer**
- Members can start earning incentives at any time (*Engage*), but must **redeem them to their HIA** (\$1 minimum)
  - A daily file is sent to the HIA team of **new member enrollment information** for any member redeeming rewards for the **first time** or members redeeming **additional incentives**
- Rewards can only be used for **copays, deductibles, coinsurance, and prescriptions**
- When an eligible claim is processed, the member is **reimbursed** (*Reimburse*)
  - Default is a **paper check** (\$25 minimum)
  - **Direct deposit** can be chosen if member has a balance

**Note:** Members with FSAs are responsible for **IRS compliance**



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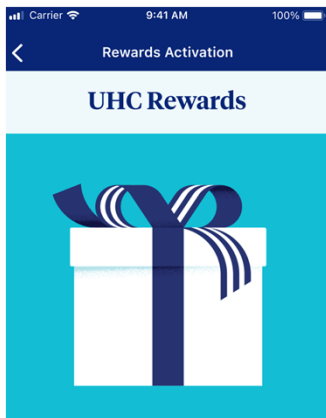


# Health Savings Account Details

# How it works – Optum Bank HSA

## 1. Register

Review the program on [myuhc.com](http://myuhc.com) or the app

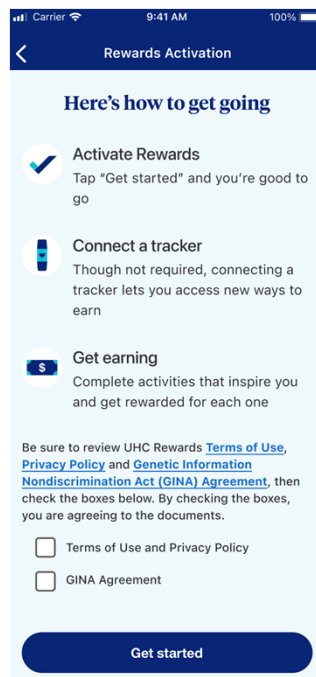


### Get ready to get rewarded

- ✓ **A little extra in your pocket**  
Earn up to <\$300/\$1,000>
- ✓ **You do you - and get rewarded**  
Collect rewards for healthy actions you may already do
- ✓ **Flexible rewards and spending**  
Choose how you want to earn and spend your rewards

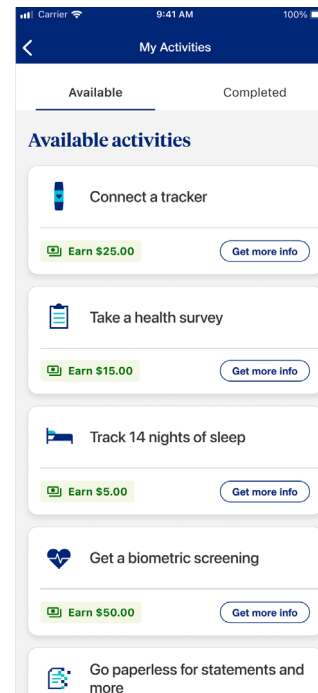
## 2. Activate

Activate UHC Rewards to start earning rewards



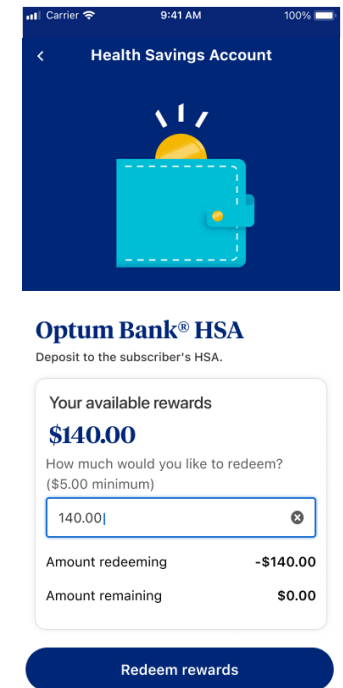
## 3. Earn

Complete available activities to accumulate rewards



## 4. Redeem

Choose from a variety of rewards redemption options





# Health Incentive Account Details



# Health Incentive Account (HIA)

- **NOT part of UHC Rewards** – it is a reimbursement account to deposit earned incentives into (*Redeem*)
- Available for **members enrolled in a non-HDHP** medical plan
- UHCBS **automatically** sets up the HIA at a Customer level – no fees
- UHCBS sends the customer an **Administrative Guide and a Participant Guide**
- Employee and spouse earned rewards can be **deposited** into the **employee's HIA** (*Earn/Redeem*)
- There are **NO debit cards or gift cards**
- Member can set up **direct deposit** to their personal checking account, otherwise there is a \$25 minimum before a check is sent (*Reimburse*)
- Member has **90 days** after the end of the plan year to **request a reimbursement** for claims incurred
- **50%** of available balance **rolls over** from year to year
- If the member leaves/terminates employment **Medical COBRA must be elected** to continue earning incentives and/or get reimbursed for redeemed incentives – otherwise they are forfeited



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# Health Incentive Account (HIA)

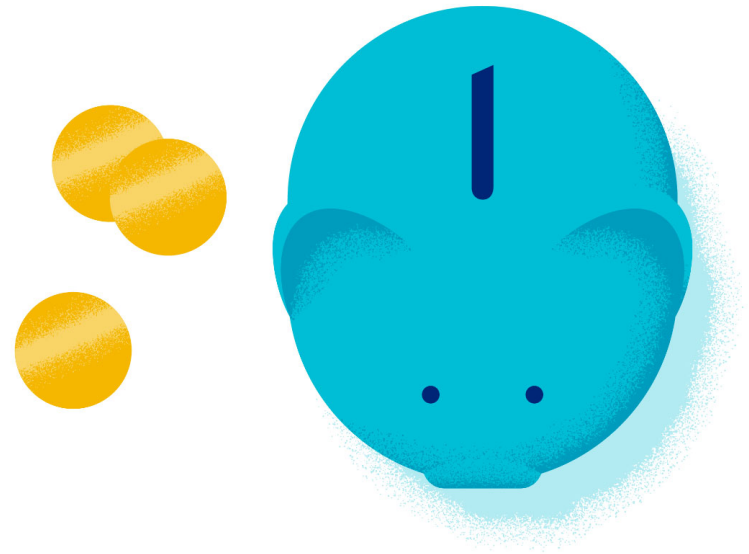
## Member experience – How UHCBS HIA Works

**After at least \$1 is earned and member is ready to redeem earnings:**

1. Open the **UnitedHealthcare® app** or go to **myuhc.com** and select **UHC Rewards**
2. Select Redeem rewards
3. Select Health Incentive Account
4. Enter the dollar amount they want to Redeem
5. Select Redeem rewards\*

**If member would like to monitor HIA account activity:**

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



\*It may take up to 3–5 days before the HIA is ready and the initial deposit is available

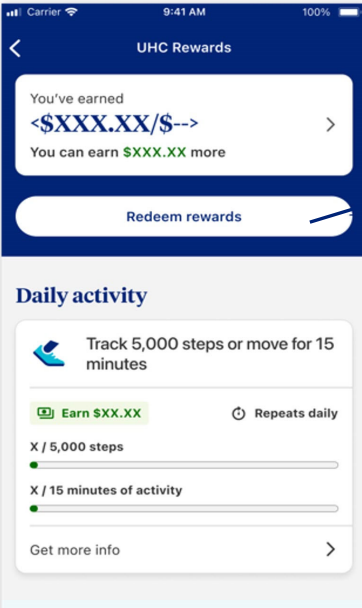


# Health Incentive Account (HIA)

## Member experience

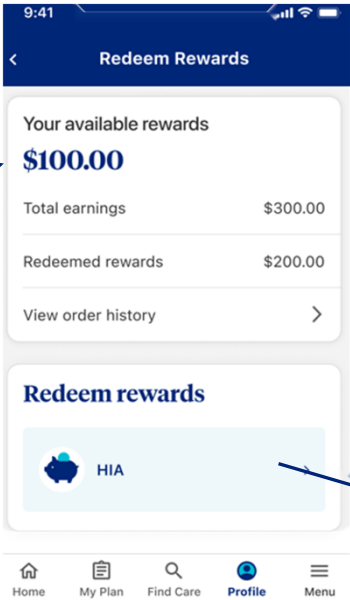
### 1. Access

Review the program on myuhc.com or the app



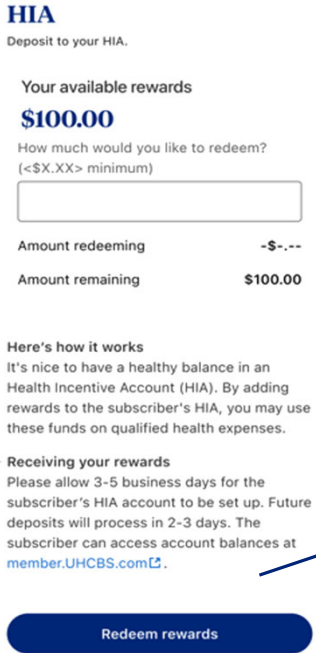
### 2. Earn

View available Reward balance



### 3. Redeem

Choose amount of Reward balance to transfer



### 4. Reimburse

Process the Reward transfer



# Commonly Asked Questions

Q: What does the employer need to do to set up the Level Funded HIA?

A: The employer does not need to do anything as members enrolled in non-HSA plans will automatically be enrolled in an HIA

Q: Who funds the rewards dollars?

A: UHC Rewards is funded by UHC/the plan and not by employers

Q: What is the timeframe that members have to redeem rewards?

A: Members have up to 120 days after the end of the plan year to redeem rewards, after that they are forfeited

Q: What happens to current Motion members?

A: For those who previously had UHC Motion, members will get notified Motion will be discontinued and that their rewards will be moved over



# Thank you!

- We would love your feedback, please take one minute to complete our poll – the link is in the chat.
- Join us for another Summer Broker Training session with UnitedHealthcare.
- Please contact your local market Account Executive with any follow-up questions.

