Pay for health care expenses with an HIA from UHC Rewards



With UnitedHealthcare Rewards, you can earn dollars for reaching program goals and completing one-time reward activities. What's more, the rewards you earn can be deposited right into a health incentive account (HIA)—an account you can use to help pay for eligible health care expenses.

How an HIA works with UHC Rewards

- Every dollar you earn with UHC Rewards can be put into an HIA
- You can use an HIA to help pay for out-of-pocket medical or prescription drug expenses
- When you have a claim for an eligible expense, the money in your HIA will automatically be used to reimburse you for the cost



United Healthcare

continued

Answers to frequently asked questions

What is an HIA, and what can I use it for?

An HIA, or health incentive account, is a reimbursement account where you can deposit the rewards you earn for completing certain reward activities. You can use the money in your HIA to help pay for out-of-pocket medical expenses—including copays, deductibles, coinsurance and prescription medications.

Can my spouse contribute reward dollars to an HIA?

You and your covered spouse can both activate UHC Rewards and deposit earnings into a single HIA. As the health plan subscriber, the HIA will be in your name.

How do I create an HIA?

After you've earned at least $1 and you're ready to redeem your earnings for the first time, you can create your HIA.

To do that:

1. Open the **UnitedHealthcare® app** and select **UHC Rewards.**
2. Select **Redeem rewards**.
3. Select **Health incentive account**.
4. Enter the dollar amount you'd like to redeem.
5. Select **Redeem rewards**.

Note: It may take up to 3–5 days before your account is ready and your initial deposit is available. Please allow 2–3 business days for any future deposits to appear in your account balance.

When your account is ready, you can:

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

How do I access my earnings?

Sign in anytime at **member.uhcbs.com** to view your HIA balance and transactions.

When an eligible claim is processed, you'll be reimbursed using your selected payment method. You can choose direct deposit via your UHCBS online account, or you can have a check mailed. Your claims must total at least $25 to be reimbursed by check.

Do dollars in my HIA roll over each year?

If you have a remaining balance at the end of the plan year, you'll have a 90-day grace period for reimbursement for eligible expenses incurred in the previous plan year. After 90 days, 50% of your remaining HIA balance from the previous plan year will roll over and be used for current plan year expenses.

If you leave your employer or choose to change health plans, any money remaining in your HIA account will be lost. Only expenses that occurred prior to your termination date can be reimbursed.

Who can I talk to if I have more questions?

For questions about UHC Rewards, call UHC Rewards Customer Service at **1-866-230-2505**. For questions about claims paid by your HIA or reimbursements, call **1-877-797-7475**, email **custservice@uhcservices.com** or visit **member.uhcbs.com**.

Get in on UHC Rewards and start earning

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

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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® 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.

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UHC Rewards payout structure

	Action	Description	Premium**
One-time actions	**Activate UHC Rewards**	First time users may earn for activating UHC Rewards. Rewardable only once.	$40
	Complete a health survey	Learn how your health journey is going and offers to help improve your well-being	$25
	Get a biometric screening*	Complete annual bloodwork and measurements	$75
	Get a flu shot*	Get an annual flu shot	$30
	Get an annual checkup*	Complete an annual checkup to support health and prevent illness	$50
	Get a cervical cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early	$75
	Get a breast cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early	$75
	Get a colorectal cancer screening*	Getting routine screenings may increase the chance of detecting some cancers early. Some screenings can be completed with an at-home fecal test.	$75
	Get a cost estimate	A cost estimate informs you of the expected cost for an upcoming visit or service	$40
Tracker-based actions	**Connect a tracker**	Automatically track activities	$65
	Daily activity – goal 1	Track 15 active minutes or 5K steps per day	$0.75
	Daily activity – goal 2	Track 30 active minutes or 10K steps per day	$1.25
	Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	$5
	Sleep tracking	Track sleep for 14 days	$10
	Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out 7 nights (Sunday to Saturday)	$5
		Maximum annual incentive	**$1,000**

*Claims based

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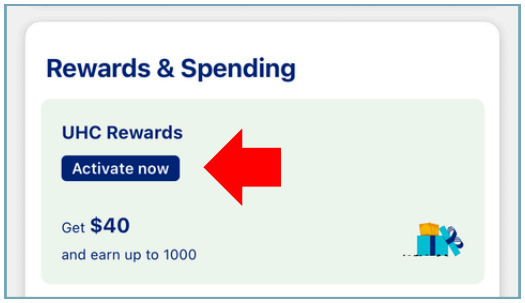
UHC Rewards: Health Incentive Account Setup

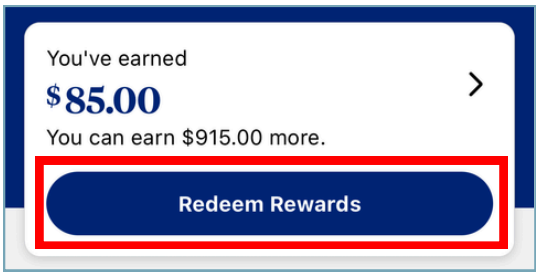
STEP 1:

Open the UnitedHealthcare app and click the **Activate Now** button under UHC Rewards.



STEP 2:

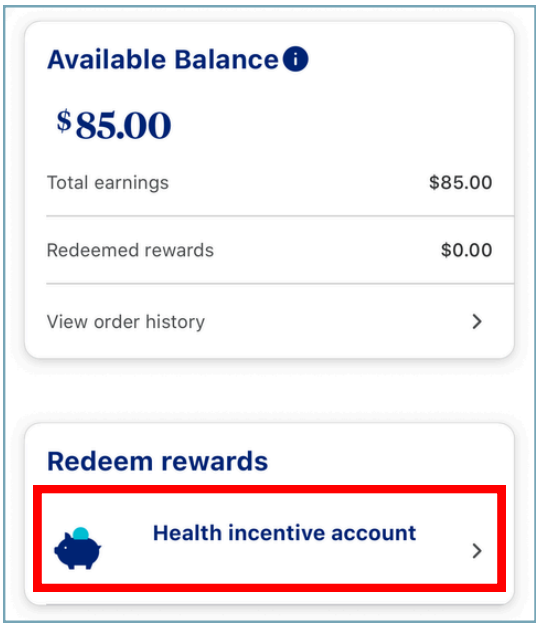
Click the **Redeem Rewards** button.



STEP 3:

Select the **Health incentive account** box and then enter the dollar amount you'd like to redeem.

In 3-5 business days, your Health Incentive Account (HIA) will automatically be created.



STEP 4:

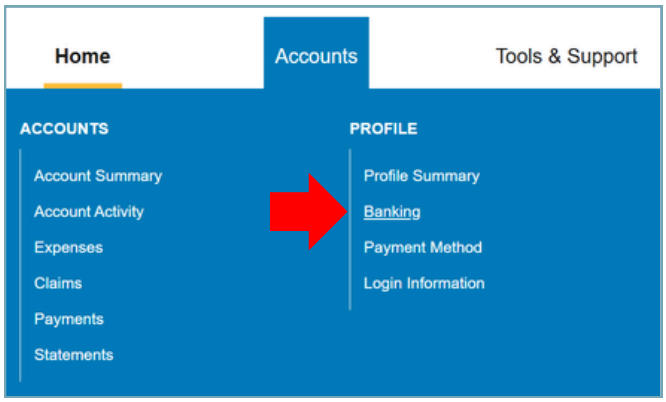
After 3-5 business days, go to member.uhcbs.com to activate your HIA.

Select the **Get Started** button and follow the steps to create your login.



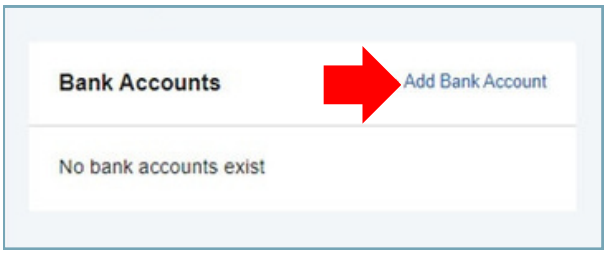
STEP 5:

Once you're signed in, click Accounts from the top menu. Then, under Profile, select **Banking**.



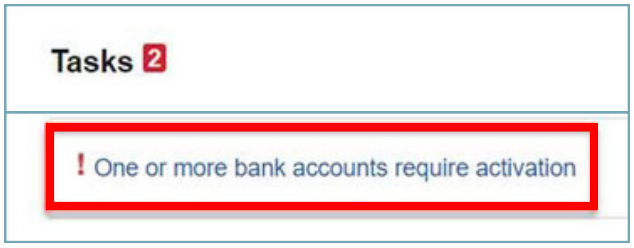
STEP 6:

Click **Add Bank Account** to add your account and routing information.



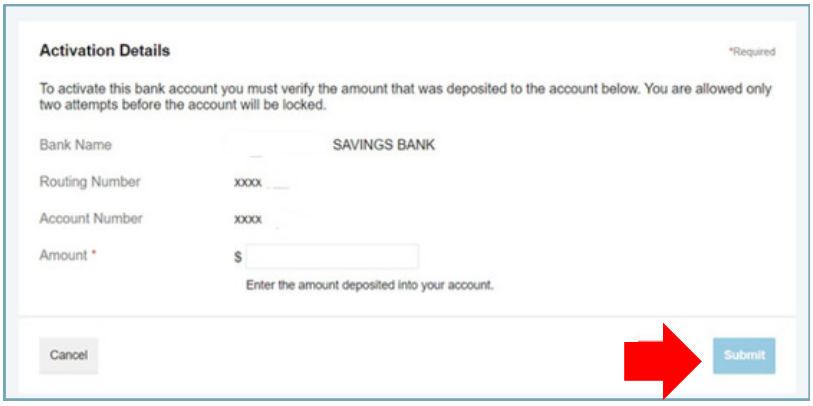
STEP 7:

Within 2-3 days of adding your bank account, you will receive a test deposit from UHC. From the Home page, scroll down to **Tasks** and click on the bank account activation.



STEP 8:

Enter the deposit test amount on the next page to activate your bank account. Click **Submit**.



When an eligible claim is processed, you'll be reimbursed via direct deposit using the bank account that was connected.