



# Get in on UHC Rewards

United  
Healthcare



# Agenda

## UnitedHealthcare Rewards

- The why and what
- Benefits of UHC Rewards
- Getting started
- Employee journey
- The when and who

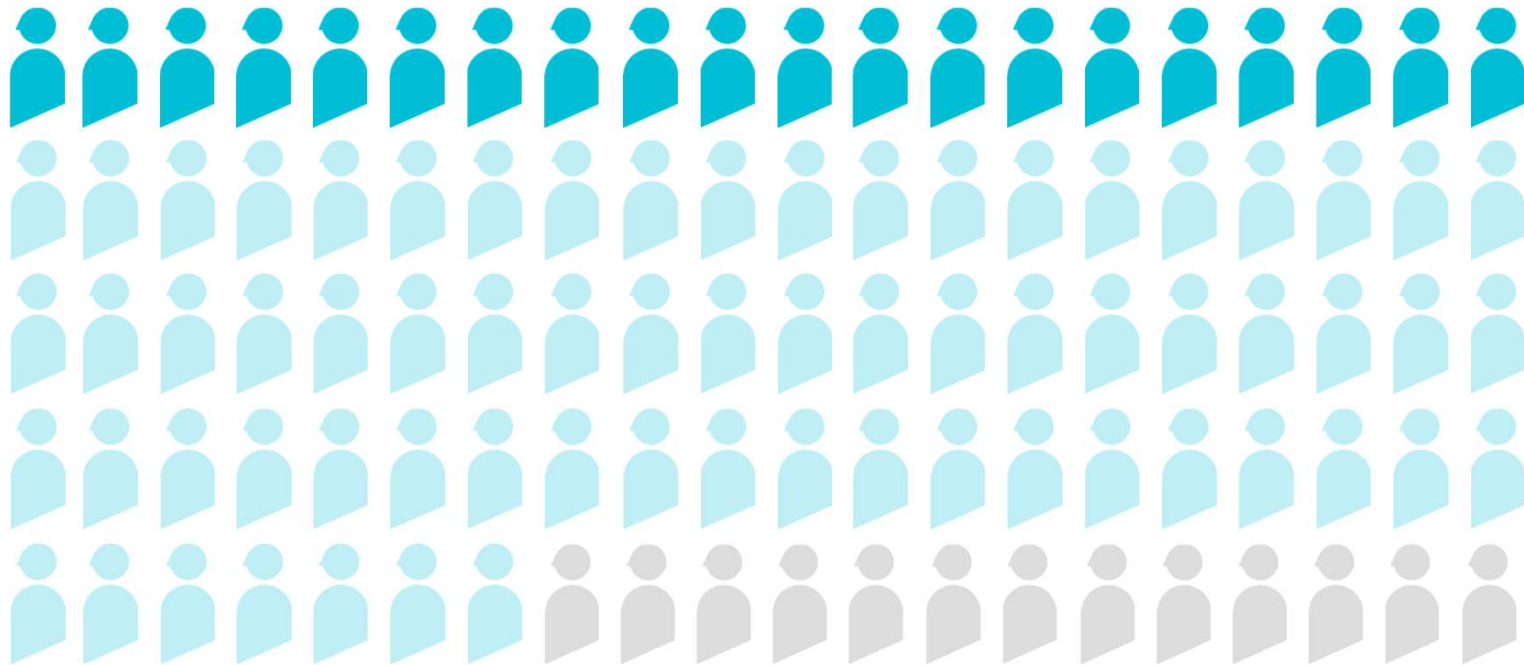




# **What is UHC Rewards?**



**87% of employees have access to wellness offerings,  
only 23% of employees use them<sup>1</sup>**



<sup>1</sup> Gartner's 2021 EVP Benchmarking Survey.



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# Where are we?

UnitedHealthcare® app ○

UnitedHealthcare Motion® ○

SimplyEngaged® ○



○ Rally Base®

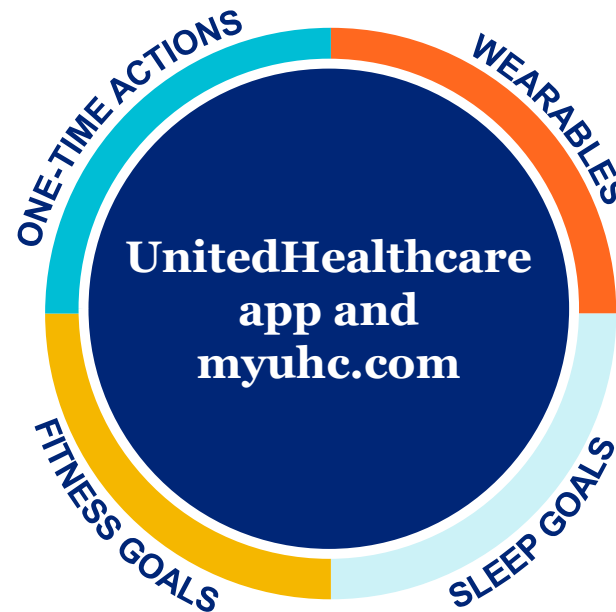
○ myuhc.com®

○ Digital fitness subscriptions



# What is UHC Rewards?

It's an incentive program where participants can earn dollars for completing a variety of actions – including many things they may already be doing. What they go for is up to them.



**Many ways to earn:** Employees can earn dollars by choosing activities that are right for them – from tracking daily steps, active minutes and sleep to completing one-time reward activities

**Meaningful rewards:** Employees have the potential to earn dollars with multiple redemption options

**Part of a streamlined digital experience:** Employees may immediately start earning rewards by accessing UHC Rewards from the UnitedHealthcare app and their **myuhc.com** account



\*annual incentive amount may vary

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# Good for employers and participants



## Employers get active participation

The program includes an experience video and employee fliers designed to help get your employees engaged — and reporting to track program participation.\*

\*Reporting not available for all lines of business.



## Participants get engaged

UHC Rewards lets employees choose how their rewards are earned and spent. Employees can earn by reaching daily goals for fitness and sleep or completing one-time reward activities.

## Helps promote better health

UHC Rewards encourages wellness and promotes better overall health, which may result in lower medical costs for you and your employees.





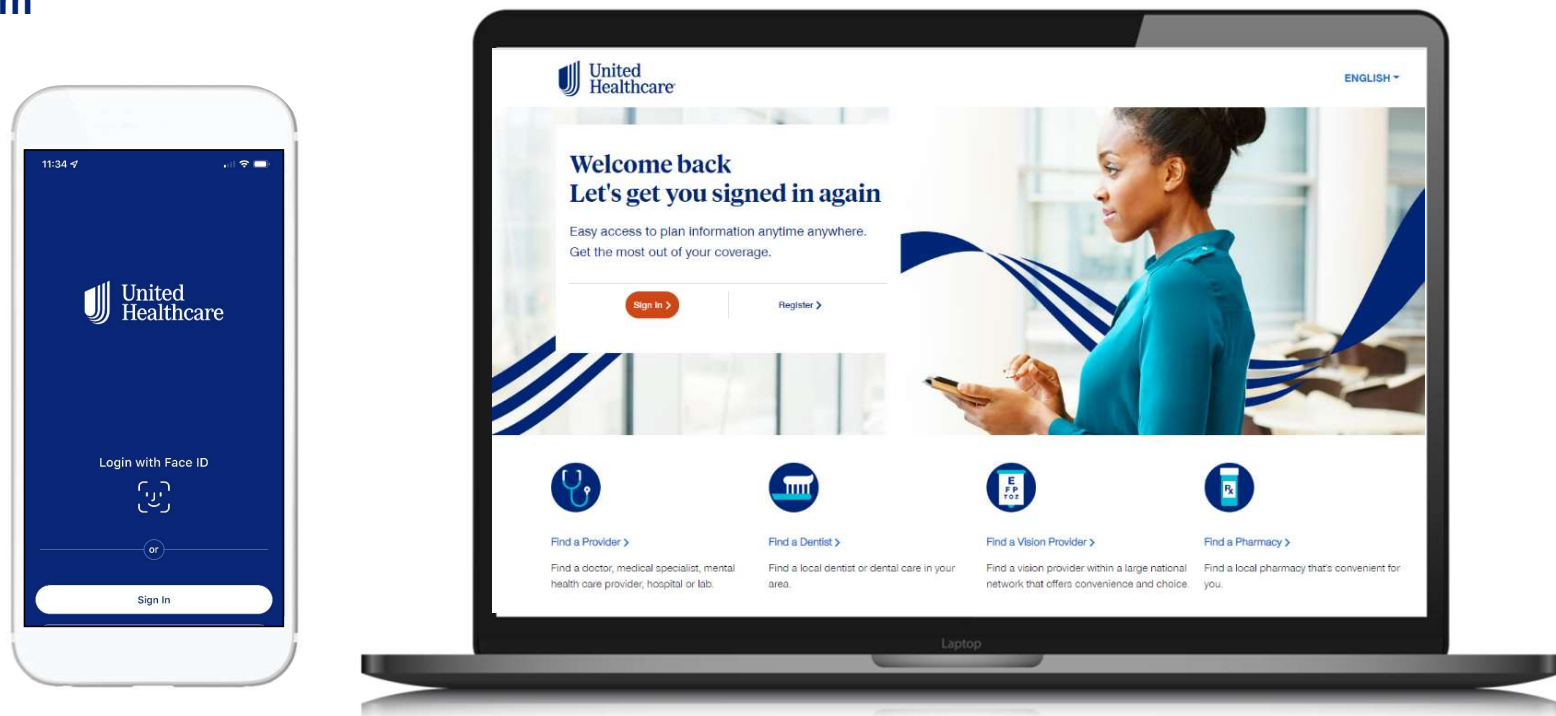
**How does  
UHC Rewards work?**





# Getting started begins with the employee's choice on how they want to engage with UHC Rewards

Employees can activate UHC Rewards through the UnitedHealthcare app or [myuhc.com](https://myuhc.com)



# Getting started



## Get in

UHC Rewards is available in the **UnitedHealthcare app** and on **myuhc.com** — a HealthSafe ID® is required to register



## Get started

Download the UnitedHealthcare app and activate UHC Rewards



## Get going

Complete reward activities — earn rewards for reaching daily goals and completing one-time reward activities



## Get rewarded

Multiple redemption options available — from digital Visa® gift card\* to HSA deposit and more



\*Fully Insured only

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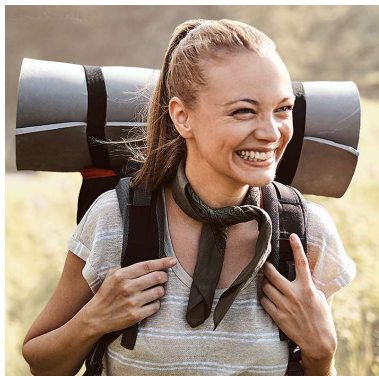


**Amy's journey**

# Getting in on the action with UHC Rewards

Meet Amy, an employee who looks for opportunities to live a more sustainable lifestyle and enjoys spending time outdoors.

*Click on the icon to learn more*



**Get in**



**Get started**



**Get going**



**Get rewarded**

Above example for illustrative purposes only. Individual results may vary.



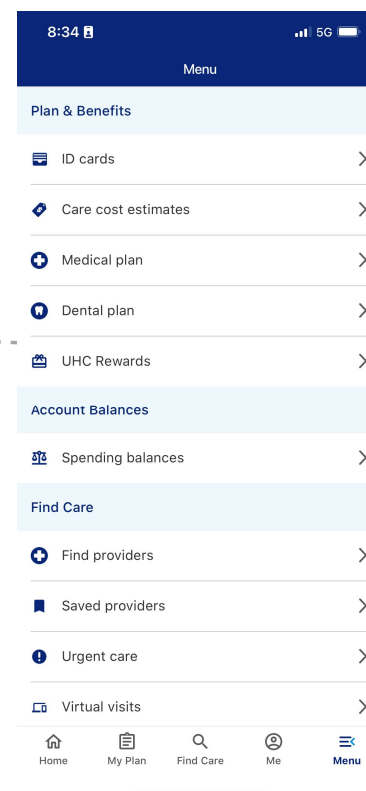
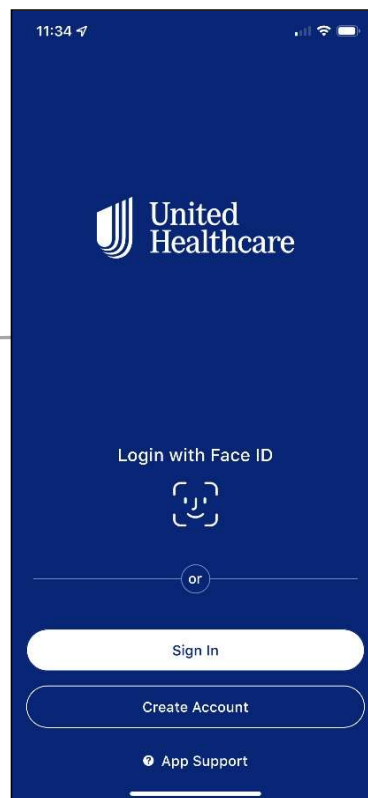
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Get in



1

Amy receives an email at work about the new UHC Rewards program for employees. She signs in to the UnitedHealthcare app on her phone.

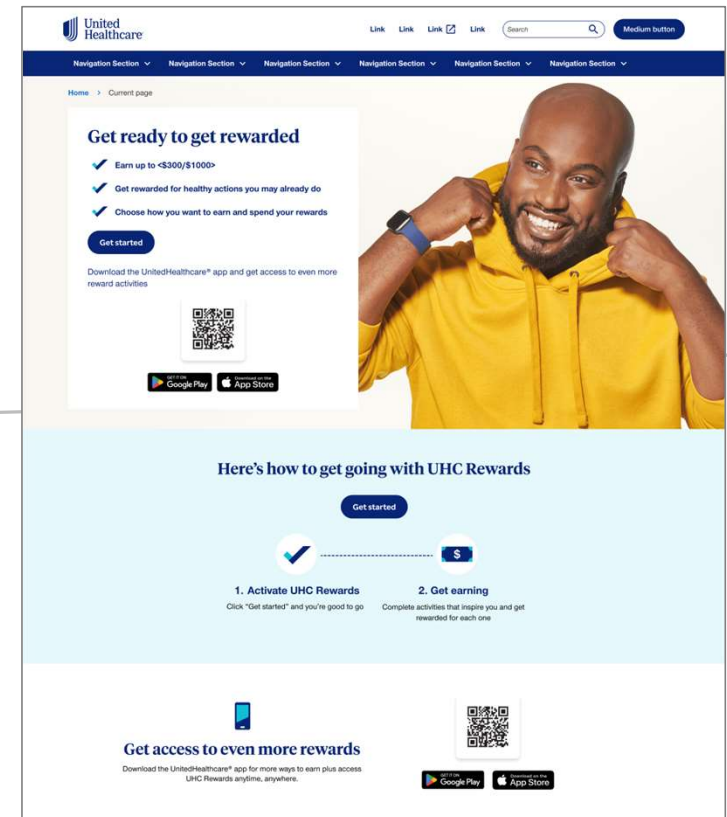
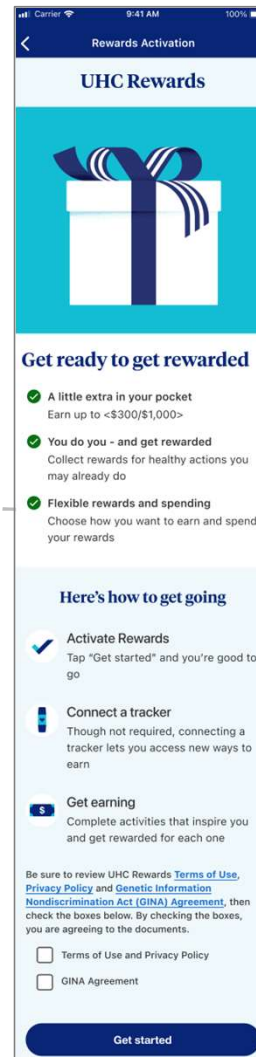


## Get started



2

While on the app, Amy reviews high-level program information and activates UHC Rewards.



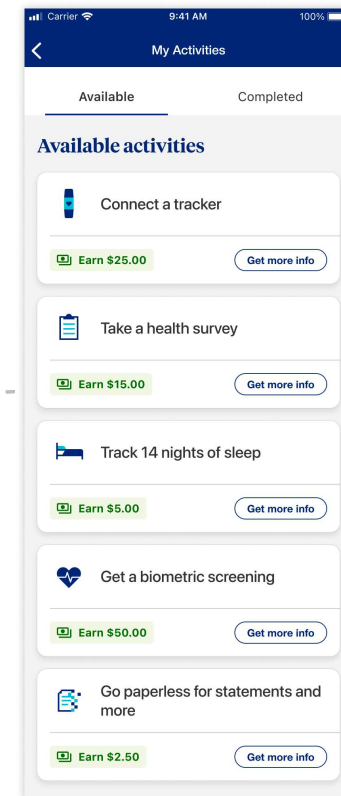
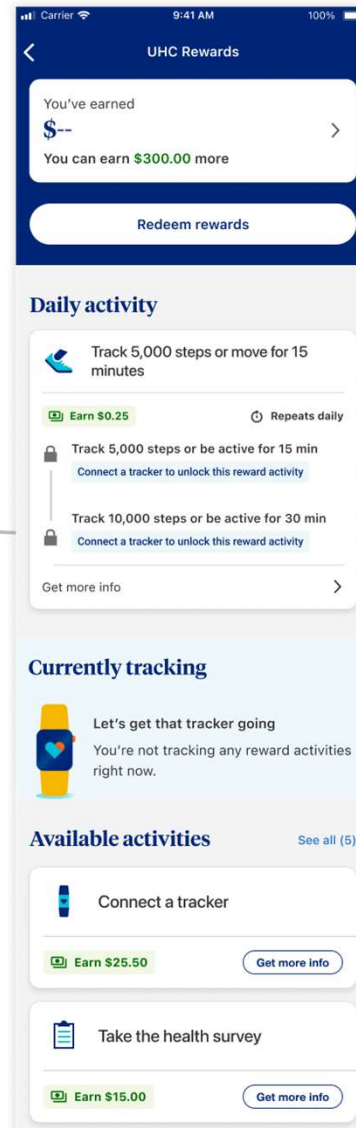


Get going



3

Amy sees that there is a **wide range of reward activities** to choose from in order to earn rewards.



Get started

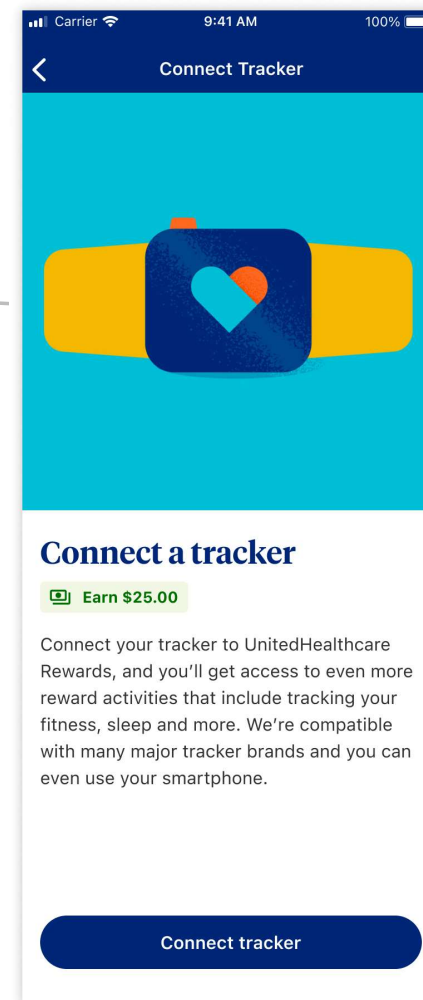
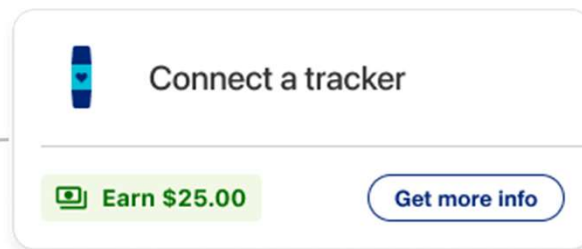


4

She then connects her smart watch to the UnitedHealthcare app.

*Click here to see compatible trackers.*

Amy gets \$25 just for connecting her tracker.



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## Get activated



- Apple Watch
- Fitbit
- Garmin
- Apple Health via iPhone
- GoogleFit via Android phone



- Samsung
- Oura Ring
- Whoop

**Coming soon**



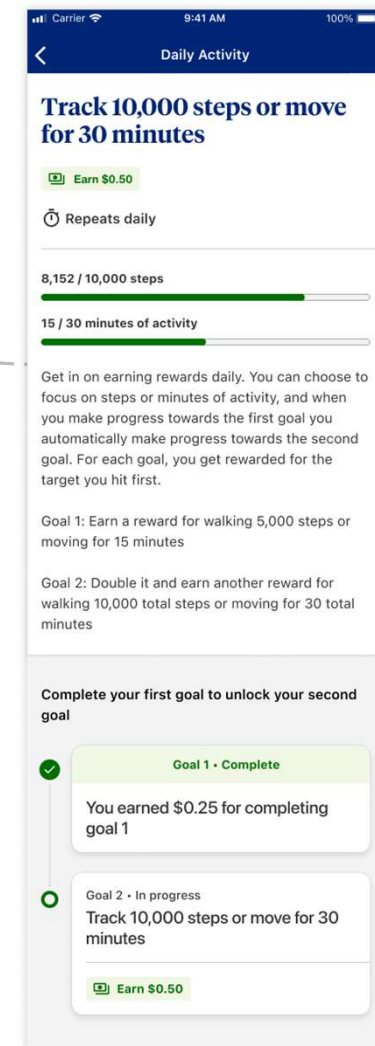
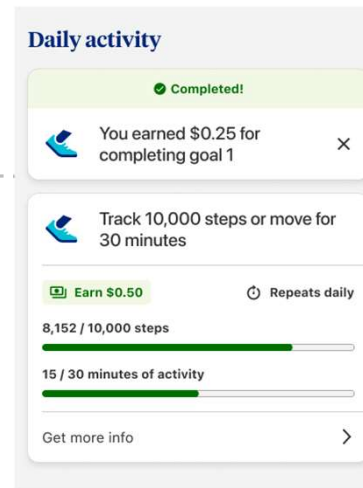
Get going



5

Amy takes a walk before work and on weekends, her goal is to track **10,000 steps** every day.

She gets \$0.25 per day for hitting 5k steps and \$0.50 per day for hitting an additional 5k steps. Over the course of 3 months, she gets **\$67.50**.

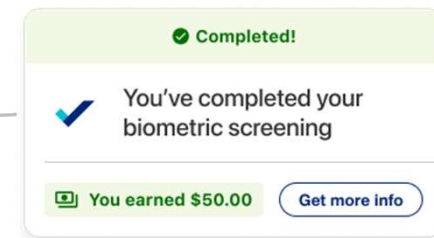


Get going



6

Amy already had a checkup scheduled with her doctor, so she gets a biometric screening while she is there. This gets her a reward of \$50.



Get going



### Reaching daily goals:

- Daily activity – Goal 1  
(15+ minutes or walk 5K+ steps)
- Daily activity – Goal 2  
(30+ minutes or walk 10K+ steps)
- Sleep tracking (track 14 nights of sleep)
- Complete a challenge



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Get going



### One-time reward activities:

- Complete a health survey
- Get a biometric screening
- Go paperless
- Connect a tracker
- 24/7 Virtual Visit
- Flu shot
- Annual checkup



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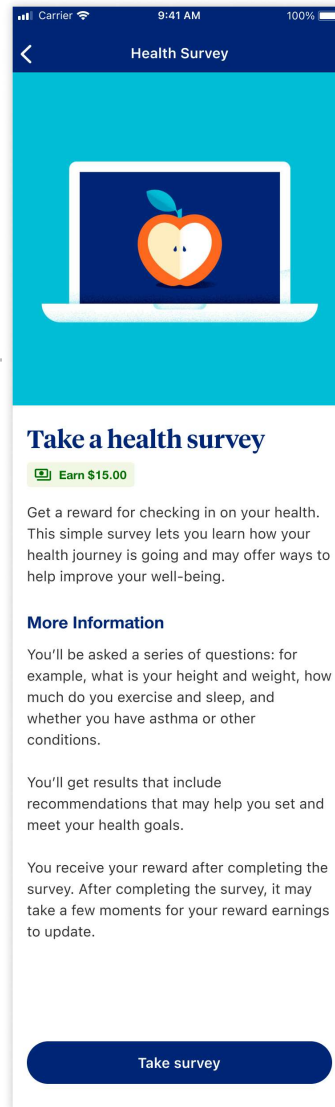
Get going



7

A week later, she receives a report from her screening showing key markers for cholesterol, blood pressure and BMI.

She decides to take the **health survey** and gets \$15.





8

✔ Completed!

 You've gone paperless

 You earned \$2.50

**Get more info**

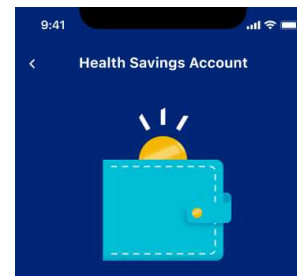
## Get rewarded



9

After 3 months, she's earned \$137.50.

She was happy to earn money for getting a biometric screening and taking a health survey — and for doing things that are important to her, like taking a daily walk and going paperless.



### Optum Bank® HSA

Deposit to the subscriber's HSA.

#### Your available rewards

**\$137.50**

How much would you like to redeem?  
(\$5.00 minimum)

137.50

Amount redeeming      **-\$137.50**

Amount remaining      **\$0.00**

#### Here's how it works

It's nice to have a healthy balance in an Optum Bank health savings account (HSA). Adding rewards to the subscriber's account may help save on health expenses.

#### A note about potential tax impacts

Like all tax-deferred accounts, HSAs have funding limits set by the Internal Revenue Service (IRS). It can be a good idea to monitor, and potentially adjust, the contributions to stay within the annual funding limits.

#### Receiving your rewards

The subscriber must have an active Optum Bank HSA to deposit and get earnings. Earnings will be forfeited if an Optum Bank HSA is not active before the tax deadline. The deposit should be completed within 14 business days. The subscriber can check the HSA balance at myuhc.com or on the UHC mobile app dashboard.

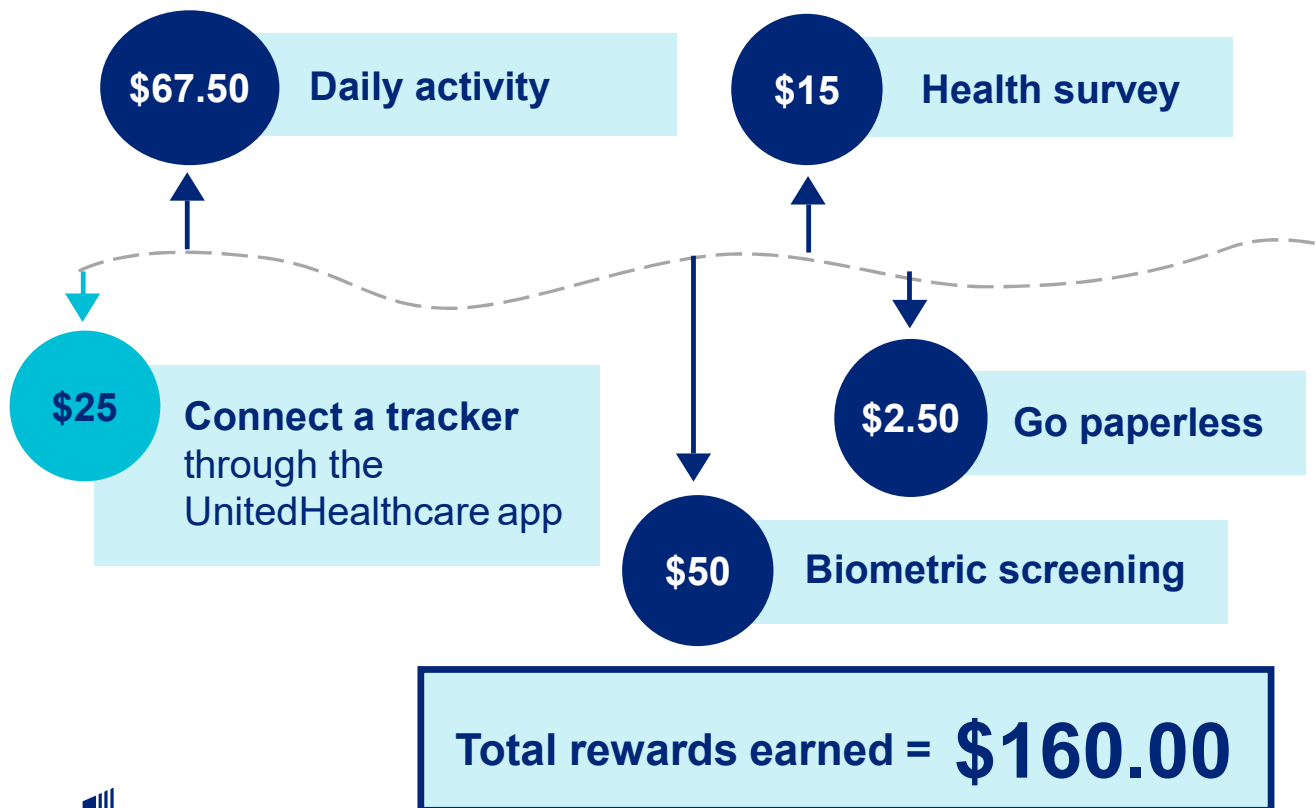
Redeem rewards



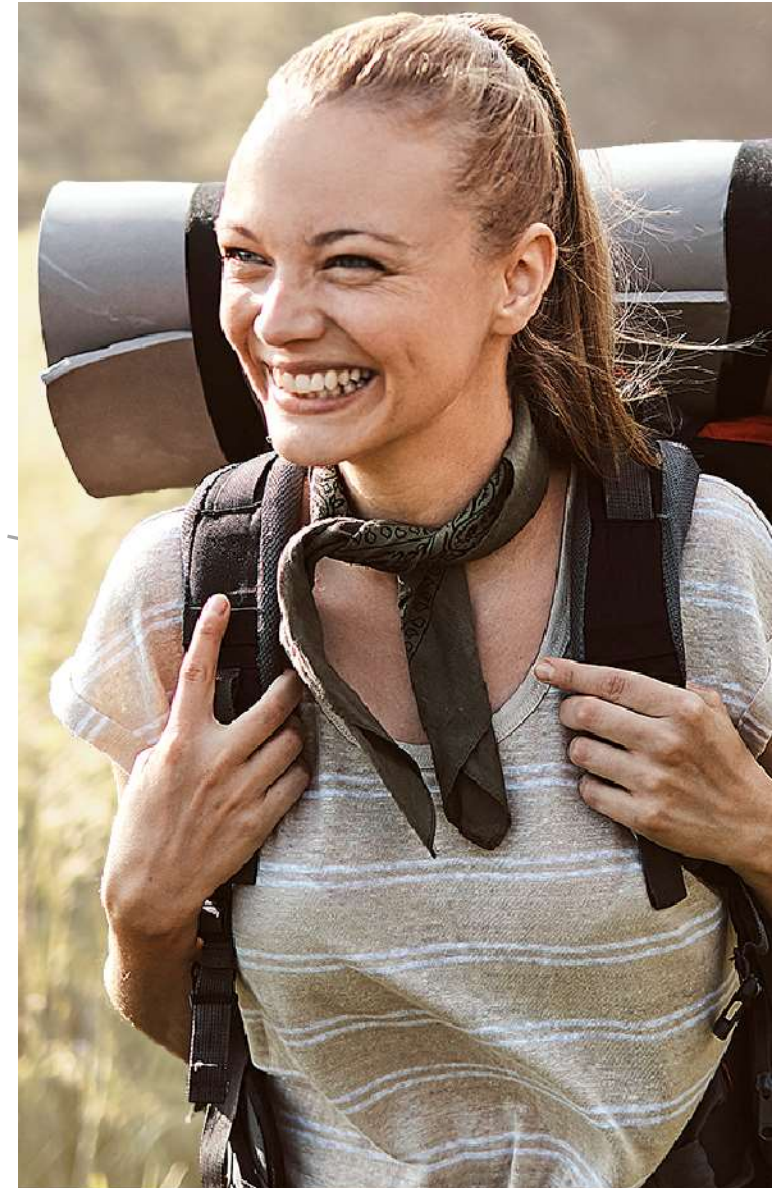


# Get UHC Rewards

Amy's 3-month journey



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# UHC Rewards payout structure

Action	Description	Dollars earned
		<b>Core</b>
Connect a tracker	Automatically track activities	\$25
Daily activity – goal 1	Track 15 active minutes or 5K steps per day	\$0.25
Daily activity – goal 2	Track 30 active minutes or 10K steps per day	\$0.50
Fitness challenge – weekly goal	Complete the daily activity goals 5 out of 7 days (Sunday to Saturday)	\$2.50
Sleep tracking	Track sleep for 14 days	\$5
Sleep challenge – weekly goal	Track 7 hours of sleep for 5 out of 7 nights (Sunday to Saturday)	\$2.50
Complete health survey	Complete the health survey	\$15
Get a biometric screening	Complete annual bloodwork and measurements	\$50
Go paperless	Switch to paperless communications	\$2.50
24/7 Virtual Visit	Talk to a provider by video for common urgent care needs	\$10
Flu shot	Get an annual flu shot	\$10
Annual checkup	Complete an annual checkup to support health and prevent illness	\$25
<b>Maximum annual incentive</b>		<b>\$300</b>



**Get started.  
Get engaged.  
Get rewarded.**



# Questions?

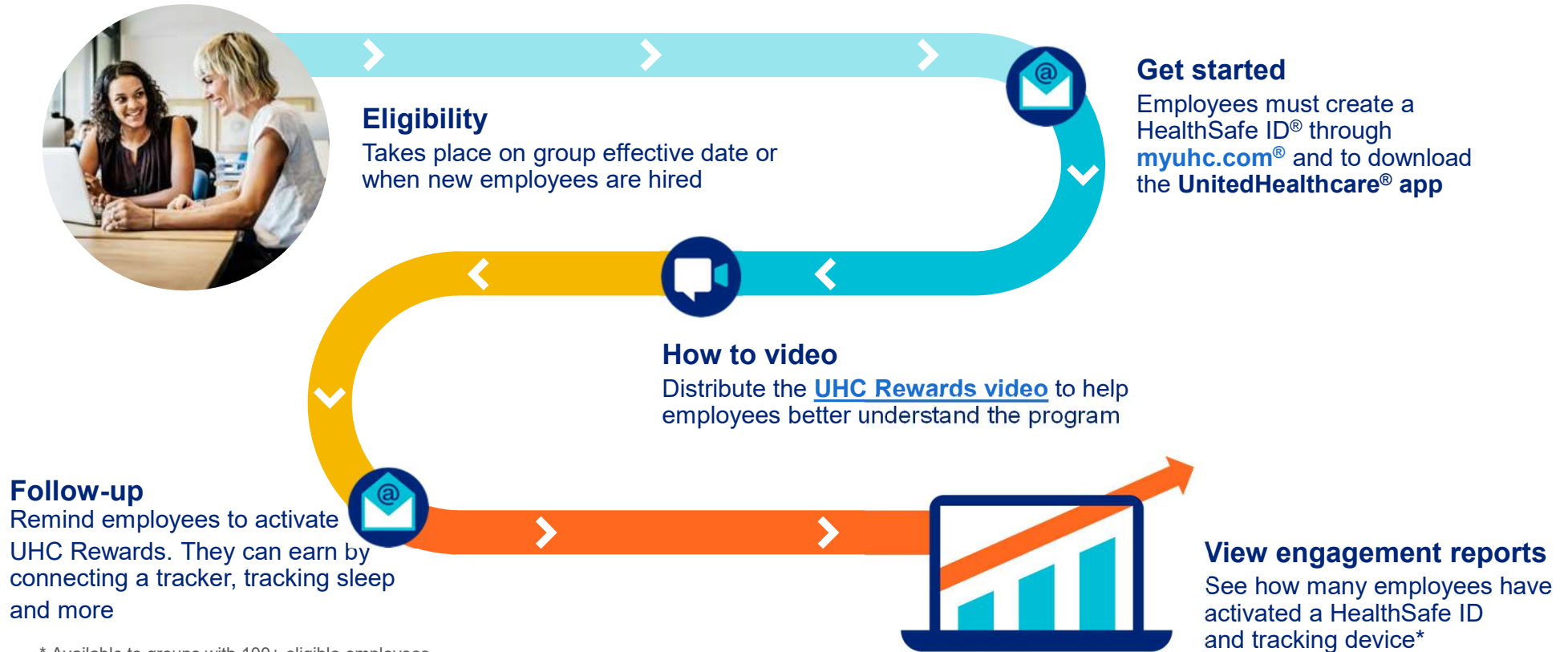


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# Appendix

# The first 30 days with UHC Rewards for Employer



\* Available to groups with 100+ eligible employees.



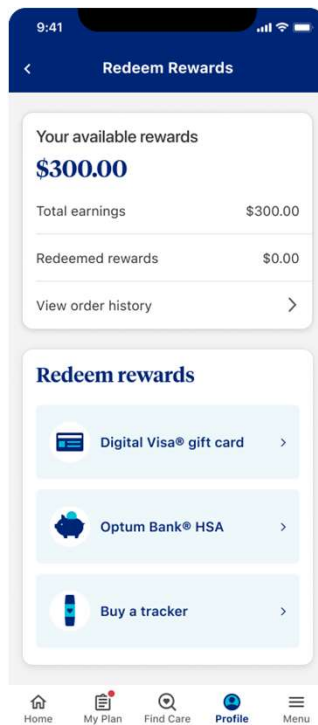
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# Buy a tracker

Members can purchase a variety of devices from the UHC Rewards marketplace using reward dollars, credit card or both

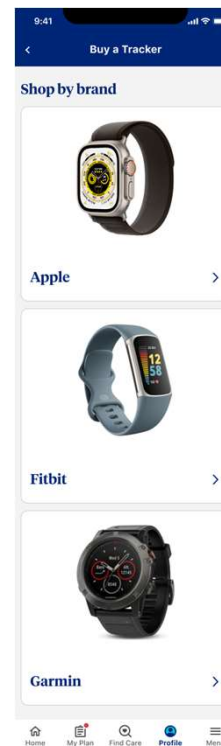
1

Open **UHC Rewards** in the **UnitedHealthcare app** and select **Redeem Rewards** and then **Buy a Tracker**



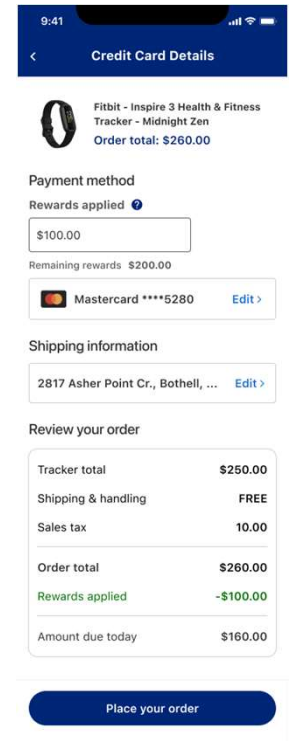
2

Browse the options, review features and check out



3

Pay with rewards or credit card — or both





# Earn It Off

Members can get an Apple Watch today and pay it off with the rewards they earn over 12 months



## Get an Apple Watch

Members choose an Apple Watch and pay a lower — or \$0 — upfront cost today



## Earn rewards

Every dollar members earn with UHC Rewards, including any already in their account, is put toward their Earn It Off total



## Pay off the balance

Members pay off the cost of their Apple Watch over 12 months

