



Get going and redeem your rewards

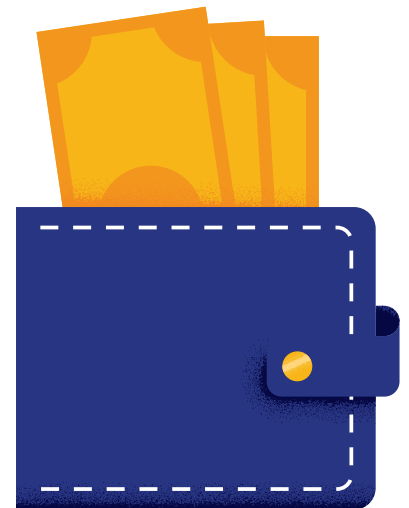


You earned them. Now it's time to redeem* your dollars from UnitedHealthcare Rewards:

- 1 Open **UHC Rewards** in the **UnitedHealthcare® app** and select **Redeem rewards**
- 2 Choose how you'd like to redeem your rewards
- 3 Follow the prompts to redeem your rewards

Earn. Redeem. Repeat.

It's a good idea to visit **UHC Rewards** on the **UnitedHealthcare app** on a regular basis. There, you can see your available activities, check your current rewards balance and redeem your earnings.



*Before you can redeem rewards, you must earn a minimum of \$5. If your rewards will be deposited into a health incentive account (HIA), the minimum amount is \$1.
continued

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Answers to frequently asked questions

Will my earned dollars roll over each year, or do they need to be redeemed by a certain date?

It's best practice to redeem your earnings before the end of your current plan year. Your employer may make changes for the next plan year that could impact when your earnings expire. To help make sure you don't lose your earnings, ask your employer for specific details on timing before your plan year ends.

What happens to my earned dollars if I'm no longer eligible for UHC Rewards?

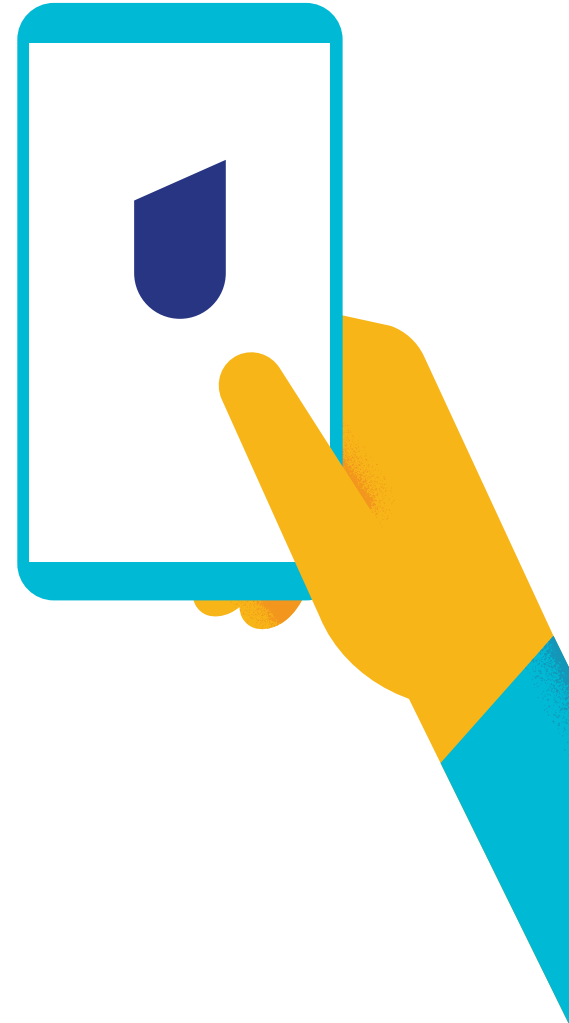
Your earnings expire the day you're no longer eligible for UHC Rewards. When earnings expire, you can no longer redeem them.

What happens if I'm no longer eligible for UHC Rewards while enrolled in Earn It Off?

If your UHC Rewards eligibility ends while you are still enrolled in Earn It Off, your credit card will be charged your remaining monthly payment each month. You will not be charged your remaining Earn It Off balance in 1 payment.

What happens if my health plan renews while I'm enrolled in Earn It Off?

Your employer may make changes for the next plan year that could impact your Earn It Off monthly payments. For more specific details, check with your employer before the current plan year ends.



Redeem your earnings

Open **UHC Rewards** in the **UnitedHealthcare** app and select **Redeem rewards**

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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 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.

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.

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

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

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