



UCard Member Communications

Overview

- The UnitedHealthcare UCard® is a simple and secure card that gives eligible Medicare Advantage plan members access to available benefit credits and earned rewards.
- For 2027, UCard will no longer serve as the member ID card. Members will receive a separate member ID card to use when visiting a provider or pharmacy and use the UCard to access available benefits and rewards.

Key Objectives

- Guide new and existing members through the two-card experience, reducing confusion and reinforcing trust and security.
- Set clear expectations for how each card works and when members should use it.
- Equip agents to confidently explain the transition, reassure members and answer questions.

What Members Need to Know

Member ID card	UCard®
Use when visiting a provider or pharmacy.	Use to access available plan-funded benefits and rewards and to pay for eligible items, which may include OTC products, healthy food and utility bill payments. Members enrolled in a plan with CareFlex can also use the UCard to access CareFlex credits.

Communication Approach

- Educate: Introduce the change before AEP and explain why members will receive two cards.
- Guide and support: Remind members to keep both cards and watch for separate mailings.
- Inform and prepare: Reinforce how to use each card as coverage begins and encourage UCard activation when applicable.

Timing

- Existing members may begin receiving general information about the two-card experience before Annual Enrollment Period. Before October 1, communications will focus on the card change and the purpose of each card without discussing UHC-specific 2027 benefits.
- Beginning October 1, communications may include more specific information about available 2027 UCard benefits, card delivery and activation. Timing and specific communications may vary by audience.
- Members enrolled in a rewards-only plan who do not have a carryover balance will receive a UCard after their first reward redemption rather than automatically.

Agent Support Opportunities

- Explain that UCard and the member ID card have different purposes in 2027.
- Remind members to keep both cards and use the member ID card for provider visits and pharmacy needs.
- Encourage members to activate UCard when applicable and use the UCard Hub to check balances, find covered products and locate participating stores.
- Set expectations that communications and card delivery may vary depending on a member's plan benefits and whether they are enrolled in a rewards-only plan.



2027 UCard Launch Communications

Members may receive communications across renewal, onboarding, card delivery and activation

Before October 1	October	October–February
EDUCATE Learn about the two-card change through general education before AEP	GUIDE & SUPPORT Understand the purpose of each card and keep both cards when they arrive	INFORM & PREPARE Build confidence to use both cards correctly when plan coverage begins

Communication Milestones

	September	Early October	Mid-October	November	January-February
OUTBOUND Communications members may receive	General two-card education	Renewal and pre-effective onboarding; UCard launch	Member ID cards and UCards start to be delivered	OTC benefit education	Post-effective onboarding and activation
DIGITAL Destinations that support learning and action	Member site and app UCard Member Resources (uhc.com)	Member site and app: UCard Hub Prepare for Next Year Member Resources (uhc.com)	Member site and app: UCard Hub	Member site and app: UCard Hub	Member site and app: UCard Hub

Timing and communication details may vary by audience and are subject to change.

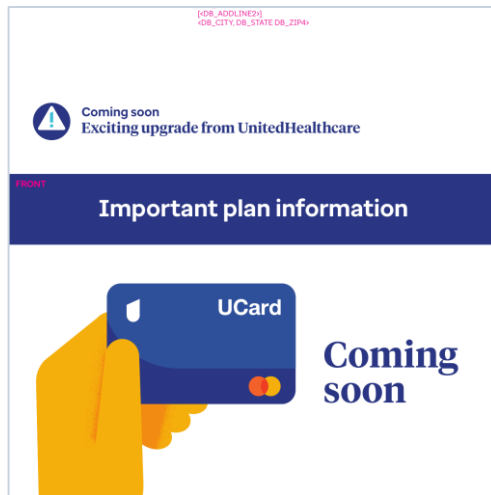
Sample Creative: Outbound Communications

Examples of the communications members may receive about the 2027 two-card experience.

UCard Launch Direct Mail

Introduces the two-card experience.

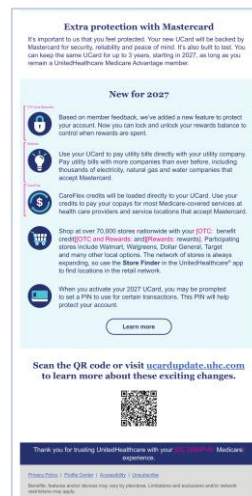
Reinforces that two cards will arrive separately, educates members on how each card is used and highlights enhancements to the 2027 UCard.



UCard Launch Email

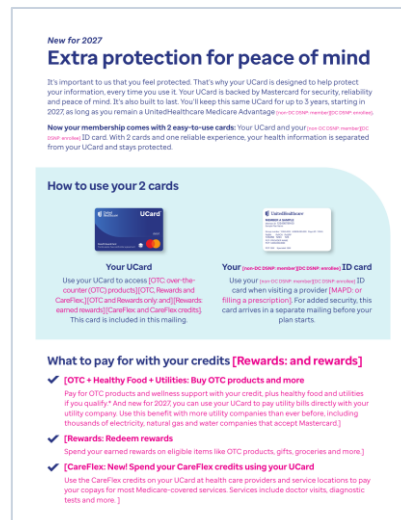
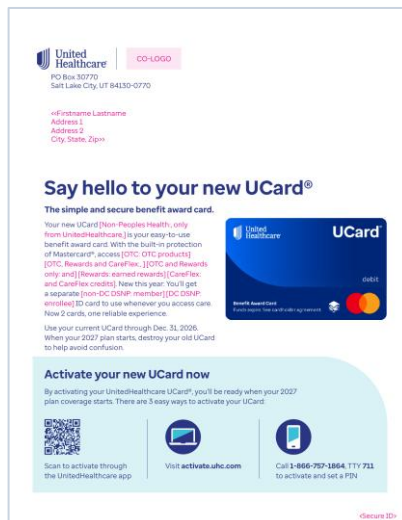
Introduces the two-card experience.

Reinforces that two cards will arrive separately, educates members on how each card is used and highlights enhancements to the 2027 UCard.



2027 UCard Carrier

Delivers the new UCard with activation steps and usage guidance.



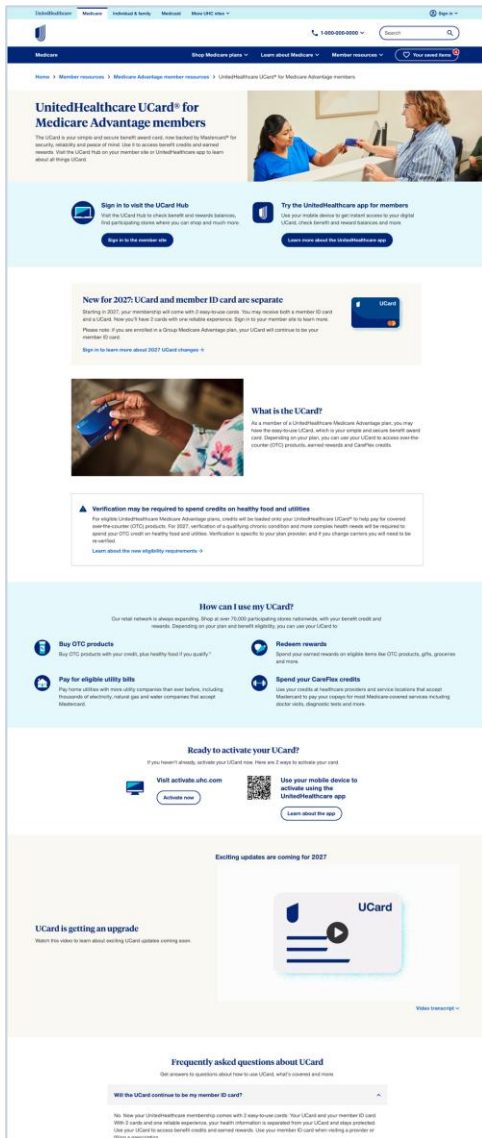
Sample Creative: Digital Experiences

Share these digital experiences with members and use the guidance below for when and why to point them to each UCard destination.

uhc.com Member Resources

General UCard education and self-directed member research
uhc.com/ucard

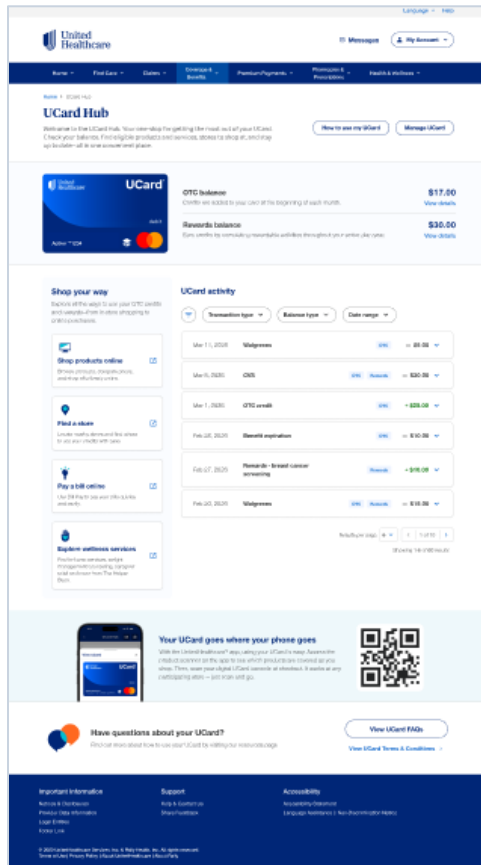
When to share: a member wants broad UCard education or is researching on their own.



UCard Hub

Supports onboarding, UCard delivery and OTC benefit education; available on the member website and app
ucardhub.uhc.com

When to share: a member needs plan-specific details, such as checking a balance, finding products and stores, or managing their UCard.



2027 UCard Updates

New for PY27 – Member Week, renewal and launch
ucardupdate.uhc.com

When to share: a member asks what is changing for 2027 or how the two-card experience works.

