

# UnitedHealthcare UCard®



The UnitedHealthcare UCard® is a **member ID card** and so much more. The UCard opens doors for member's **care, rewards and more.**

Available nationwide to all UnitedHealthcare Individual Medicare Advantage members

## What's new for 2026?



### Simple and secure access

For all members, the UCard includes a magnetic stripe, making it easier for members to use their credits when shopping in-store. Members can simply swipe their UCard at checkout, just like most other debit or credit cards.



### Available nationwide

All Individual Medicare Advantage (MA) members including Non-SNP, D-SNP, C-SNP, I-SNP, People's Health, MASCO and members in MMPs converting to SNPs in TX and MA will receive a UCard.



### PCP Indicator on UCard

An indicator for the PCP name or Referral Required will be on the front of the UCard when required.



### Part B Drugs Indicator on MA Plan UCard

Members in MA only plans will see Part B Drugs Only printed on the front of their UCard.

## Why UnitedHealthcare?

The easy-to-use UCard will help make it easy for members to:

- Visit their medical, dental or vision care provider or fill a prescription.
- Buy covered OTC products and if eligible, wellness support services and items, healthy foods and pay covered utility bills for SSBCI qualifying members.
- Spend earned rewards on eligible items like gifts, clothing, household items and more.
- Access a free standard gym membership.



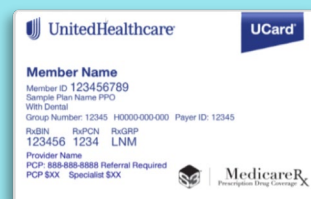


## How does it work?

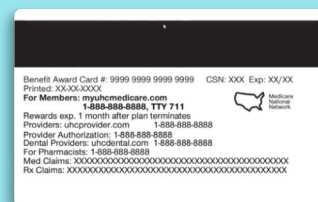
In addition to being a member ID card, the UCard holds benefit credits and earned rewards.

- **Step 1 Activate:** The UCard ships once the enrollment application is approved and typically arrives prior to the plan effective date. Members can activate their UCard anytime on the UnitedHealthcare app, at [activate.uhc.com](https://activate.uhc.com) or by calling 1-866-757-1864, TTY 711.
  - Once activated, the UCard will be ready to use when their coverage starts. Members do not need to activate their UCard to visit a provider or fill a prescription.
- **Step 2 Shop:** For eligible members, UCard holds benefit credits (OTC, and if qualified: Healthy Food, Utilities) and earned rewards (Rewards and HouseCalls), which accumulate separately but can be combined for eligible purchases. Members can shop in-person or online. When shopping in-store at any of the thousands of in-network retail locations, members can swipe their UCard or scan the digital barcode on the UnitedHealthcare app at checkout, just like most other debit or credit cards.
  - Benefit credits are automatically loaded monthly or quarterly. Monthly credits will be loaded the first day of the month and expire the last day of the month. Quarterly credits will be loaded the first day of the quarter and most expire the last day of the quarter.
  - If a member leaves, Rewards expire one month after their Medicare Advantage plan terminates. This doesn't impact members who are enrolled in a current plan or if they switch to another UnitedHealthcare Medicare Advantage plan.
- Members can download the UnitedHealthcare mobile app to conveniently access the UCard Hub and UCard on the go.
- Members can visit their UCard Hub on their member website or mobile app to check balances, access the rewards program and find information on how and where to use their UCard.
- Members can refer to the plan's Evidence of Coverage (EOC) for specific benefit details.

### UCard Front



### UCard Back



## How can you support your members?

- Help members know what to expect for 2026 and how to get the most out of their UCard.
- Encourage members to activate their UCard and help them download the mobile app.
- Help members find a retail location by visiting Jarvis > Quick Access > Store Finder (UCard)
- Answer related questions that may surface by referencing the OTC + Healthy Food + Utilities, Rewards and Fitness Quick Reference Guides.

