

2026 Agent Quick Reference Guide

# OTC + Healthy Food + Utilities + Wellness Support



UnitedHealthcare Medicare Advantage plans offer credits that allow members to purchase items, **helping stretch their dollars** even further to support their overall health and wellness.

**65K+ retail locations**  
**Flexible shopping options**  
**Simple to use**

## What's new for 2026?

### Healthy food and utilities qualification is required



Through Special Supplemental Benefits for the Chronically Ill (SSBCI), qualifying D-SNP members will be able to use their OTC credit on covered healthy foods and approved utilities like electricity or home heat such as natural gas. To qualify for SSBCI benefits, members must meet specific criteria, including having one or more qualifying conditions. If UnitedHealthcare cannot verify an eligible condition, the member will lose access to the healthy foods and utilities benefit. UnitedHealthcare estimates more than 90% of existing UnitedHealthcare D-SNP members will be verified for SSBCI benefits\*. Please refer to the SSBCI Quick Reference Guide for more details.

\* Internal UHC analysis of 2025 claims and health records

### Wellness support for D-SNP



Dual Eligible Special Needs Plans (D-SNPs) have access to new wellness items and services. Members can use their credit on select fitness items and wearables. Or, get assistance through The Helper Bees for in-home services like light housekeeping, weight management counseling, caregiver relief for their primary caregiver and more.

### Ongoing retail expansion



Our national S3 retail network has over 65K+ retail locations available in 2026 and more retail partners coming throughout the year.

### Convenient online shopping



We're investing in a more modern infrastructure for our shop-from-home members with our improved online shopping site.



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## Why UnitedHealthcare?

- Flexible shopping options, including using the UCard in store or online.
- Easy in-store shopping using the UnitedHealthcare mobile app. Members can use the product scanner to see if their product is covered and scan their digital UCard barcode at checkout.
- Access to 65K+ retail locations in the S3™ network, such as Walmart, Walgreens, Dollar General and more. Members can use the Store Finder on the member site and member app to find locations.
- Simple to use with no forms to fill out or receipts to submit.
- Members receive automatic in-store savings on everyday essentials by scanning their UCard—no coupons needed, even without a balance.

## How does it work?

There are three benefit design types. You can visit the Medicare Product Portal for plan-specific coverage.

### OTC



#### Plan eligibility

- Non-SNP
- I-SNP\*

#### What's included

**OTC products** include thousands of covered items such as vitamins, pain relievers, first aid, incontinence products, oral care and more.

#### Credit timing (dependent on plan)

- Quarterly
- Annually

#### How it works

Members have the option to shop with their UCard in-store or online through the member site. Products are shipped by Amazon with free 2-day shipping (members order through the member site, not Amazon.com).

### OTC & Healthy Food



#### Plan eligibility

- C-SNP
- IE-SNP

#### What's included

**OTC products above, plus Healthy Foods**, including thousands of fruits and vegetables, meat, seafood, dairy products, bread, cereals and more shelf-stable options. Members can also purchase diet-specific prepared meals. Desserts, candy, and sodas are excluded.

#### Credit timing

- Monthly

#### How it works

To buy Healthy Foods, members have the option to shop with their UCard in-store or online through the member site.



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## How does it work? Continued

There are three benefit design types. You can visit the Medicare Product Portal for plan-specific coverage.

### OTC, Healthy Food & Utilities

#### Plan eligibility

- D-SNP

#### Credit timing

- Monthly



#### What's included

OTC products and Healthy Foods above, plus Utilities, including home electricity, water and sewer/sanitation, heat, phone (land line) and internet services.

#### How it works

Members may have the option to pay for Utilities through the member site or in-person at a Walmart MoneyCenter or customer service desk. The service address of the utility bill must match the member's permanent address, temporary address or mailing address on file with UnitedHealthcare. See the SSBCI Quick Reference Guide for more details.

### Wellness



#### What's included

Select fitness items like dumbbells, exercise mats, and stationary bikes. Get assistance through The Helper Bees for in-home services like light housekeeping, weight management counseling, caregiver relief for their primary caregiver and more.

#### How it works

Members can shop for these items through the member site or via phone.



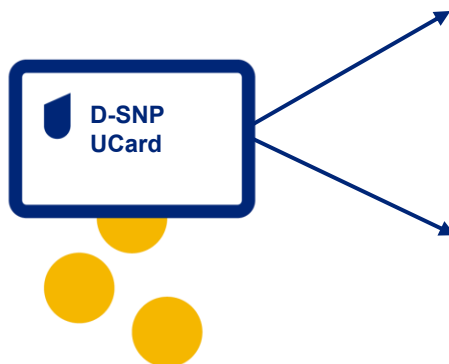
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**OTC + Healthy Food + Utilities + Wellness Support**

UnitedHealthcare Dual Special Needs Plan (D-SNP) members may have an opportunity to maximize their available Over-the-Counter (OTC) credits through a Wellness Support offering. We're giving our 2026 D-SNP members more ways to maximize their OTC credits!

**2026 UnitedHealthcare D-SNP OTC Design**

D-SNP members will have the Over-the-Counter (OTC) and Wellness Support benefit.\* Healthy Food and Utilities are also available if the D-SNP member qualifies for Special Supplemental Benefits for the Chronically Ill (SSBCI).

**D-SNP members can use OTC credit for:**

OTC

Wellness Support

**SSBCI qualified D-SNP members can also use OTC credit for:**

Healthy Food

Utilities

**2026 Wellness Support Offerings**★ **Aging in place services are available through The Helper Bees:**

In-home services: Assistance with activities of daily living (ADL) like laundry, light housekeeping, and meal prep

Weight management counseling: After a member completes the nutritional assessment, they'll receive coaching for a diet that works with their lifestyle

Caregiver relief: Temporary relief for the primary caregiver

★ **Fitness items are available only through the member site or by phone:**

Dumbbells, exercise mats, stationary bikes, fitness wearables and activity trackers. This update supports members in tracking their wellness goals and encourages active lifestyles through accessible technology

*\*D-SNP H4610-001-000 and D-SNP H4610-002-000 will not offer OTC credits.*



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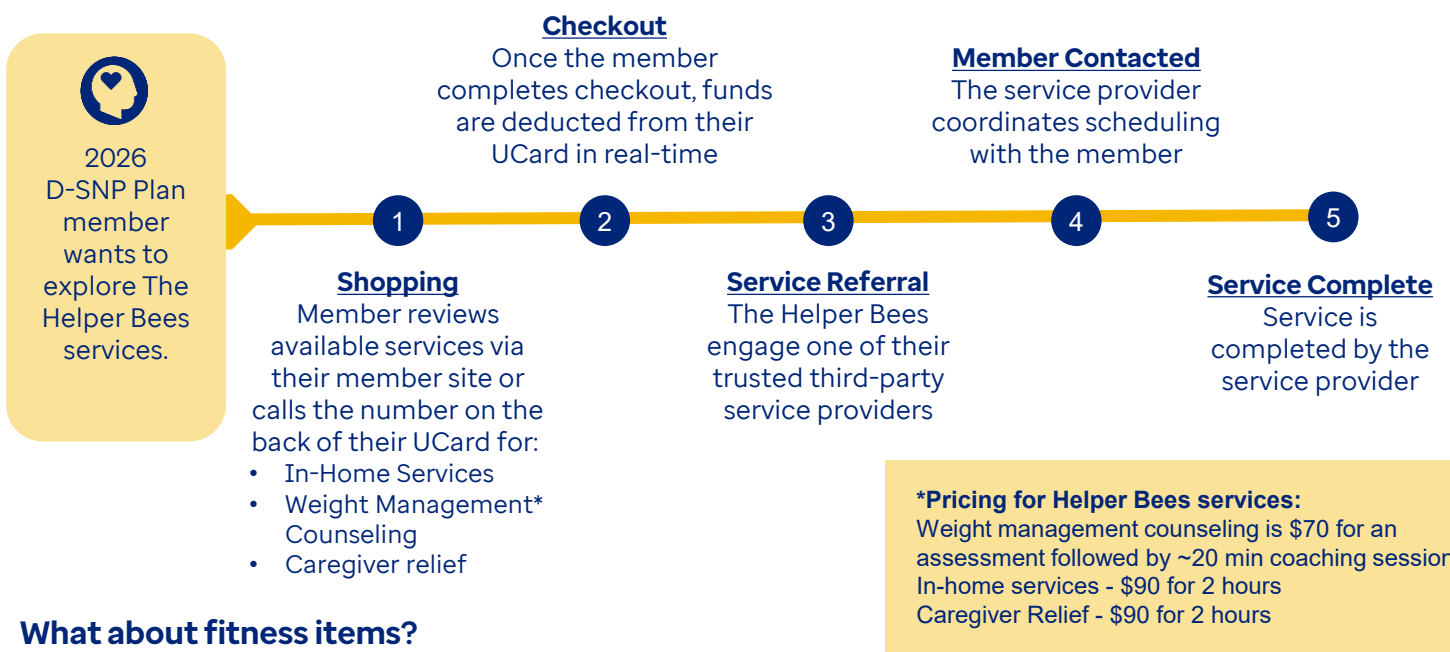
## Who are The Helper Bees?

The Helper Bees created America's Aging-in-Place Platform, a sustainable model for aging-in-place that connects millions of families with transformative services in and around their homes.\* The Helper Bees partners with some of the world's largest insurance carriers and health plans. Together improving the way in-home care is delivered and enabling older adults to age independently at home.

## How do The Helper Bees services work?

The Helper Bees can get members connected with a third-party provider. Services can be booked in 2-hour increments. Members will be able to see a cost per hour and select the duration needed. Balances are immediately deducted from the member's UCard, and the member will be contacted to coordinate their service date and time. Prices are consistent across service areas.

## The Helper Bees D-SNP Member Journey



## What about fitness items?



2026 D-SNP Plan members will have the option to use their available credits to purchase fitness tracking devices such as Fitbit. Smartwatches are excluded.



Select fitness items are available through the UnitedHealthcare member site or over the phone only. These items include dumbbells, exercise mats and stationary bikes, fitness wearables and activity trackers.

\*Source: <https://www.thehelperbees.com/about-us>



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**How will members know about the OTC, Healthy Foods or Utilities benefit?**

Members can review their Evidence of Coverage (EOC) for more information on their OTC, Healthy Food and Utilities expiration timeframes and details, which can vary by plan.

**How can members check their OTC balances?**

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.

**How will a member know what stores participate to use their credits?**

Members can find participating stores and check their credit balance on the UCard Hub on the member site or the UnitedHealthcare app.

**How often are credits added to the UCard?**

Credits will be automatically loaded to the UCard monthly or quarterly based on the benefit. Credits will expire at the same cadence they're loaded. There are some OTC-only plans where credits are loaded quarterly and expire annually.

**Are the Wellness Support benefits tied to SSBCI?**

Wellness Support is available to all D-SNP members with OTC and is not tied to SSBCI.

**How will UnitedHealthcare notify members of their SSBCI eligibility?**

If we're able to verify a member's SSBCI eligibility, they will receive a confirmation letter in their preferred delivery method. If we can't verify a qualifying condition for the SSBCI benefit, the member will receive a letter letting them know we couldn't verify their qualifying condition, and they need to go online or call us if they have one of the qualifying conditions. Please refer to the SSBCI Quick Reference Guide for more details.

**How will members see information on The Helper Bees?**

Members can view this information through The Helper Bees website or through the UnitedHealthcare member site.

**Are fitness items part of The Helper Bees services?**

No. Select fitness items are available through the UnitedHealthcare member site or over the phone only. Fitness items cannot be purchased in-store.



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## Do my benefit credits affect my Housing and Urban Development (HUD) income calculation?

Yes. Under HUD requirements, if Medicare Advantage (MA) supplemental benefits are used to pay for rent or utilities, that support must be included in income calculations performed by a housing provider or Public Housing Agency (PHA). Credit used for over-the-counter (OTC) items, home internet or home phone services are not counted as income. Unused benefit credits are not counted as income.

For full details, see the HUD guidance:

<https://www.huduser.gov/portal//portal/sites/default/files/pdf/FAQ-Medicare-Advantage-Supplemental-Benefits.pdf>.

If you have questions, please contact your local housing authority or HUD office for assistance.

## How can I request utility spend information for my HUD income calculation?

Please contact us at the number listed on your UnitedHealthcare UCard.

## Do my benefit credits affect my Supplemental Nutrition Assistance Program (SNAP) eligibility?

No. Medicare Advantage (MA) supplemental benefits do not count as income for SNAP purposes. For more details, see the USDA guidance: <https://www.fns.usda.gov/snap/medicare-advantage-supplemental-benefits-excluded-income>.

If you have questions about your SNAP eligibility, please contact your local SNAP office for assistance.



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## How can you support UnitedHealthcare D-SNP members?

- **Inform** the D-SNP member that if they do not qualify for SSBCI, the Wellness Support offering is still available and could be a great assistance to them.
- When a D-SNP member calls with questions about their OTC benefits, you have an opportunity to **introduce** them to The Helper Bee services and fitness benefits. If the member expresses interest, connect them digitally via the member site or offer to help them call customer service using the number on the back of their UCard.
- The member site was developed to help make it easy for members to navigate their benefits. You can **help** D-SNP members get started on the UCard Hub where they will find a variety of shopping experiences including a link to shop services through The Helper Bees.
- **Encourage** the D-SNP member to access the UCard Hub to explore informative videos. These videos are designed to help members get familiar with their UCard such as how to find covered OTC items or use The Helper Bees.

## Agent resources to explore!

- Explore the 2026 OTC, Healthy Foods, and Utilities for Medicare Advantage Plans national webinar. This webinar will cover the fundamentals of this benefit, including key features, the value proposition, the member experience, and marketing strategies.
- Learn more about the UCard in our 2026 UCard Experience for Medicare Advantage Plans national webinar and download the 2026 OTC Healthy Foods and Utilities QRG found on Jarvis.
- Check out the Evidence of Coverage (EOC) for additional information on the 2026 UnitedHealthcare D-SNP offerings. The EOC can be found in the Sales Materials Portal.

