



OTC + Healthy Food + Utilities

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

Plans are required to qualify members for Special Supplemental Benefits for the Chronically Ill (SSBCI) for the healthy food and utilities benefits to be available. Benefits are added 24 hours after verification is received. Members can self-identify and receive a 60-day grace period while we complete verification.



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.

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.



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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.

OTC, Healthy Food & Utilities



Plan eligibility

- D-SNP

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.

Credit timing

- Monthly

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 Support



Plan eligibility

- D-SNP

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, via phone or at Walmart.





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- 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. Members should check their EOC for details.
- Members can find participating stores and check their credit balance on the UCard Hub on the member site or the UnitedHealthcare app.
- Members can review their Evidence of Coverage (EOC) for more information on their OTC, Healthy Food and Utilities expiration timeframes, which can vary by plan.
- Wellness Support is available to all DSNP members with OTC and is not tied to SSBCI. Please refer to the SSBCI Quick Reference Guide for more details.

How can you support your members?

- Help your members know what to expect for 2026 and how to get the most out of their benefit.
- Assist members with the SSBCI verification process. See the SSBCI Quick Reference Guide for more information.
- Encourage your members to activate their UCard via the MyUHC App, UCard Hub or activate.uhc.com when they receive it.
- Help members find a retail location by visiting [Jarvis > Quick Access > OTC Store Locator](#).
- Encourage your members to use the UnitedHealthcare app to review their balance, locate retailers nearby, scan products to confirm eligibility and check out at the register. They can also check their balance and shop online through their member site.
- Check out the UCard Quick Reference Guide for more information on how the UCard works.

*Given CMS and Skilled Nursing Facility regulations, I-SNP assortment varies. Members do not have access to items with active medical ingredients, which include but are not limited to pain relievers, allergy medication, vitamins, smoking cessation items, etc.

