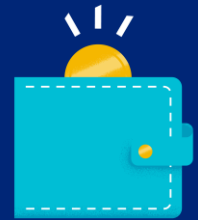


Rewards



Eligible UnitedHealthcare Medicare Advantage members can **earn valuable rewards** by **completing certain health-related activities**.

**Earn up to \$165*
in rewards**

**Combine with available
benefit credits to shop**

Why UnitedHealthcare?

- Members can **earn up to \$165* annually in rewards to spend on eligible items** such as Over-The-Counter products, groceries, books, household items, gifts, and more.
- **Get Moving Monthly Challenge reward**, available on select plans, can be self-reported on the member website or mobile app using the activity calendar or by connecting a fitness tracking device. Members can switch between self-reporting and using a fitness tracking device at any time.
- Available **reward dollars are loaded to the UnitedHealthcare UCard®** for easy access. Members can use both their available rewards and OTC benefits toward eligible purchases.
- Members can **shop a large network of retail stores**, including Walmart, Target, Sam's Club, Costco (with membership), Walgreens, Kroger and more.
- Members **don't need to opt in** to the program to earn rewards.
- Once members begin taking part in the rewards program, many return year after year, a testament to the **value and satisfaction** the program brings.

How does it work?

- **Earn.** Members earn rewards by completing certain health-related activities, like an annual physical or wellness visit. Special Needs Plan (SNP) members can earn up to \$165* annually. Non-SNP Medicare Advantage Prescription Drug (MAPD) members can earn up to \$155* and Non-SNP MA-only members can earn up to \$150* annually if they get started in January. *More rewards may be added throughout the year. Members should keep checking their member site or app.*



UCard Education video — Reward \$5 (reward name varies by plan)

The UCard Education Video reward is available for D-SNP/C-SNP and MAPD Non-SNP members; MA-only Non-SNP members are not eligible.



Annual Wellness Visit — Reward \$15



Get Moving Monthly Challenge — Reward Up to \$120 (\$10/month)

Members can earn a reward by completing 30 minutes/day of any physical activity at least 10 days each month OR if using an activity tracker to register steps, complete 5,000 steps/day at least 10 days each month. Members must report activity completion by the end of the month.



Health Assessment (C-SNP & D-SNP only*) — Reward \$10



Flu Shot — Reward \$5





Rewards

How does it work?

- **Earn.**
 - **New for 2027:** Rewards expire at the end of the contract year after the qualifying activity is completed (2027 activity expires 12/31/2028). When Members' plan ends, rewards expire in one month.
- **Shop.**
 - Visit a participating store in the S3 network. The digital store finder helps makes it easy for members to find a nearby location. The store finder, used to locate participating stores, is located on the member website and mobile app.
 - Shop for eligible items such as OTC products, gifts, groceries, clothing and more. Members can use the product scanner in the mobile app to see if an item qualifies for purchase. Rewards purchase restrictions apply.
 - At checkout, members can swipe their UCard just like other debit or credit cards.
 - When shopping with UCard, benefit credits (OTC, Healthy Food & Utilities – for SSBCI qualified members) are applied first, then earned rewards will be applied automatically. After the benefit credits and rewards are applied, the member is responsible for any remaining balance due.
 - Non-covered items (alcohol, tobacco, firearms, ammunition, lottery, or Medicare-covered goods or services, such as medical or prescription drug out-of-pocket costs (i.e., copays), per CMS guidelines) are not eligible for rewards.
 - If the member is purchasing items that are not eligible for OTC or Healthy Food benefits, rewards are applied automatically.
 - If a member does not want to use earned rewards, we recommend separating benefit-eligible products into a second transaction or using the **Purse Lock** feature (more details below).
 - **New for 2027:** Purse Lock lets members lock or unlock their rewards balance to control when rewards are spent, preventing rewards from being applied unintentionally at checkout. Purse Lock can be accessed in the UCard Hub on the member website, the UHC app or by phone with an advocate.
 - **New for 2027:** Members receive two separate cards — a Member ID card and a UCard for benefit award card. Rewards-only members are issued a UCard once they earn a reward. Members with OTC, Food or other benefit credits will automatically receive a UCard in 2027. UCard must be activated prior to first use.
- **Report.** Most activities require self-attestation to earn eligible rewards, which can be reported on the member site, mobile app or by phone. Rewards are generally loaded to a member's UCard within 24 hours after reporting an activity.
- **Review.** Members can view past transactions and reward balances on the member website or mobile app.



Rewards

How can you support your members?

- Help members know what to expect for 2027 and how to get the most out of their plans.
- Remind members the sooner they start, the more rewards they can earn. To earn \$150, \$155 or \$165, members must start in January.
- Help your members find participating stores using the Store Finder tool found in the quick access panel of Jarvis
- For plan-specific rewards information, visit the Medicare Product Portal.
- Encourage members to use the Rewards digital experience to complete rewards quickly and easily.

**Reward offerings may vary by plan and are not available in all plans. By participating in the program or accessing reward funds, members agree to the Rewards Program Terms of Service. Members must participate January through December to earn all available rewards. Rewards must be earned and reported within the time frames specified by the plan.*

When talking with consumers, rewards should only be discussed in connection with other plan benefits and not as a standalone or lead point.

Plans excluded from rewards include Erickson Advantage, Preferred Care Network (PCP), UnitedHealthcare Senior Care Options, People's Health, Private Fee for Service (PFFS), Minnesota D-SNP, Institutional Special Needs Plans (I-SNP), Preferred Care Partners (PFP), Medicare Supplement Insurance, Prescription Drug Plans (PDP).

