

UnitedHealthcare UCard®



The UnitedHealthcare UCard® is a benefit award card that lets members access more of what their plan offers including OTC products, earned rewards and CareFlex credits.

**Simple and secure
benefit award card, only
from UnitedHealthcare.**

What's new for 2027?

Separate cards



The current UCard serves as both a Member ID card and a payment card. In 2027, most UnitedHealthcare Medicare Advantage (MA) Individual plans will move from a single integrated UCard to a separate Member ID card. Members will have a separate UCard as a benefit award card, which members will use to access their over-the-counter (OTC) credits, earned rewards and CareFlex credits, depending on their plan.

Available nationwide



Individual Medicare Advantage (MA) members will receive a UCard if they have:

- OTC, healthy food and/or utilities
- CareFlex benefits
- earned rewards in a UnitedHealthcare rewards program

Utilities and Care Flex

- Members can still use their UCard to spend earned rewards, OTC and healthy food credits at over 70,000 participating stores in the S3 network.



Members with utilities benefit or CareFlex can use those credits at a provider office or at any eligible utility company that accepts Mastercard® and are subject to merchant and provider eligibility requirements.

- OTC, healthy food, wellness support and rewards can only be used at participating S3 retailers and cannot be used through the Mastercard payment network.

Built to last



The UCard will be distributed every three years (or upon loss /expiration) as long as members stay in a Medicare Advantage plan.



CareFlex added

Members in a plan with CareFlex benefits can use their UCard to pay for out-of-pocket costs for most Medicare-covered services.





Why UnitedHealthcare?

The easy-to-use UCard will help members to:

- Pay for covered OTC products and wellness support services (if eligible) with their credit, plus healthy food and pay covered utility bills for SSBCI qualifying members.
- Spend earned rewards on eligible items like gifts, groceries, clothing, household items and more.
- Spend CareFlex credits at participating healthcare providers and service locations.

How does it work?

The UCard is an easy-to-use benefit award card that members can use to access benefit credits and earned rewards.

For new members and plan switchers:

Members with an OTC or CareFlex benefit receive their UCard after their enrollment application is approved. In most cases, the card arrives before the plan effective date.

Starting in 2027:

Members should keep their current UCard until it expires. If they switch to another UnitedHealthcare Medicare Advantage plan, they will not receive a new card.

Rewards-only plans:

Members enrolled in a Rewards-only plan will not receive their UCard until after earning their first reward.

Step 1 - Activate:

Members can activate their UCard:

- Through the UnitedHealthcare app
- At **activate.uhc.com**
- By calling **1-866-757-1864, TTY 711**

Step 2 - Set Up a PIN

A PIN is required for certain Mastercard transactions, including:

- Utility payments
- CareFlex purchases

Important: Members must call to set up their PIN, even if they activate their card using the UnitedHealthcare app or member site.

Once activated, the UCard is ready to use when the member's coverage becomes effective.





Step 3 - Shop: For eligible members, UCard holds is loaded with

- Benefit credits - OTC and, if qualified, healthy food and utilities
- Earned rewards from completing qualifying activities and HouseCalls (accumulate separately but can be combined for eligible purchases)
- CareFlex credits (if eligible) to pay copays for most Medicare-covered services at health care providers and service locations that accept Mastercard®.
- Benefit credits and rewards are tracked separately but can be used together for eligible purchases

Ways to shop:

- In store at participating retailers
- Online

At checkout:

- Members swipe their UCard or scan the barcode in the UnitedHealthcare app at thousands of participating retailers
- No PIN is needed at participating S3 retailers

Paying Utility Companies:

- Members who qualify for Utility credits can pay their utility company directly
- Certain transactions may require a PIN

Paying Providers:

- Members enrolled in CareFlex plans can pay their provider directly for qualifying services
- Certain transactions may require a PIN

Benefit credit timing:

- Monthly credits load on the first day of the month and expire at month-end
- Quarterly credits load on the first day of the quarter and typically expire at quarter-end

Rewards (effective 2027):

- Rewards expire on December 31 of the year after they are earned
- If a member leaves the plan, rewards expire one month after Medicare Advantage coverage ends.
 - This change does not affect members who remain enrolled or switch to another UnitedHealthcare Medicare Advantage plan.
- A new “Lock” capability on the UnitedHealthcare app or member site allows members to lock or unlock their rewards balance to help prevent rewards from being applied unintentionally at checkout.

Accessing and Managing Your UCard

- Members can visit the UCard Hub on their mobile app or member site to check balances, expiration dates, access the rewards program and find information on how and where to use their UCard.
- Members can download the UnitedHealthcare app to conveniently access the UCard Hub, use the product scanner to find covered items in-store, and scan their digital UCard on-the-go
- Members can refer to the plan's Evidence of Coverage (EOC) for specific benefit details.





How can you support your members?

- Help members know what to expect for 2027 and how to get the most out of their UCard.
- Remind members to keep their current card until it expires. They won't get a new card if they change UnitedHealthcare MA plans.
- Remind members that they will get a UCard if they have benefit credits or after they earn a reward if their plan only offers rewards.
- Encourage members to activate their UCard, set their PIN and help them download the UnitedHealthcare app.
- Remind members their rewards expire on Dec. 31 of the year after they earn the reward for members who stay with the plan.
- Explain only SSBCI qualifying members can buy healthy food or pay for covered utility bills using their UCard.
- Help members find a participating retailer to shop with benefit credits and earned rewards by visiting Jarvis > Quick Access > Store Finder (UCard)
- Answer related questions that may surface by reviewing the OTC + healthy food + Utilities, Rewards and CareFlex Quick Reference Guides.

