



UnitedHealthcare Rewards

How a consumer-centric approach to wellness can encourage people to get or stay active, leveraging wearables, incentives and daily opportunities to engage to help improve health outcomes and reduce the total cost of care.

UnitedHealthcare has introduced UnitedHealthcare Rewards, a new rewards program in which eligible members, including spouses, can use wearable devices to earn up to \$1,000 each per year by completing various daily health goals and one-time activities.

Compared to some traditional wellness programs that only offer virtual coins or a limited number of qualifying activities, UHC Rewards is designed to spur engagement through a combination of daily incentives and gamification, and by using a broad definition of what it means to pursue health.



How it works

Once enrolled, eligible members can use a compatible activity tracker, smartwatch or smartphone, including options from some of the world's leading device makers, and can earn incentives for meeting activity goals, tracking sleep and other health-related activities.

Earned incentives can be added to a prepaid debit card or deposited into a health savings account, helping members cover out-of-pocket medical costs. Members can earn rewards for completing the following ongoing and one-time activities:

- Achieve 5,000 steps or more each day
- Complete 15 minutes or more of activity per day
- Track sleep for 14 nights
- Get a biometric screening
- Complete a health survey
- Select paperless billing
- Additional qualifying activities will be added throughout the year

UHC Rewards is now available to select employers with fully insured plans at the start of their new plan year. Additional employers with fully insured plans will gain access later in 2023, with the goal to enable self-funded customers to purchase UHC Rewards in 2024.



90%

of employees have access to well-being programs through their employer¹



23%

of those with access to well-being programs use them¹



75%

of employees with access to a well-being program said the initiative had a positive impact on their health²



59%

of employees with access to a well-being program are interested in using a digital fitness tracker²

“UnitedHealthcare Rewards can be a key step in helping more of our members get and stay healthy, prevent or more effectively manage chronic conditions and, ultimately, make health care more affordable for individuals and employers.”

– **Brandon Cuevas, Chief Growth Officer**

¹ Financial incentives may vary by plan, including some plans being capped at \$300 per member per year; incentives may be less due to limits under applicable laws.
² Receiving a prepaid debit card under this program may have tax implications. Individuals and employers should consult an appropriate tax professional to determine whether they have any tax obligations.

¹ Gartner HR, 2021, <https://www.gartner.com/en/newsroom/press-releases/2020-05-25-gartner-hr-research-shows-organizations-must-reinvent-their-employment-value-proposition-to-deliver-a-more-human-deal>

² 2022 UnitedHealthcare Consumer Sentiment Survey. Survey was conducted Oct. 5-7, 2022, using Engine INSIGHTS CARAVAN® online survey of 1,005 U.S. adults 18 and older. The margin of error was plus or minus 3% at the 95% confidence level.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Kansas, Vermont and Puerto Rico. Components subject to change.

