UHC Rewards FAQs

General questions

What is UnitedHealthcare Rewards?	UHC Rewards is a digital experience where you can earn rewards for reaching program goals and completing one-time reward activities. And get this: It's included in your health plan at no additional cost. The program activities you choose are up to you.
Where can I access UHC Rewards?	UHC Rewards is a digital experience that lives in the UnitedHealthcare® app and on **myuhc.com®**.
I had a previous rewards program in 2023. Will I have UHC Rewards in 2024?	Yes. On your health plan's renewal date, your rewards program will be UHC Rewards.
Will I receive a communication when I am able to activate UHC Rewards?	Yes. Once you're eligible, you'll receive an email—if we have your email address—letting you know that UHC Rewards is available to you. The email will also include information on how to activate UHC Rewards.
How do I get started?	On the UnitedHealthcare app or on **myuhc.com**: 1. Sign in or register. 2. Select **UHC Rewards**. 3. Activate UHC Rewards and start earning. Once you activate UHC Rewards, there are many ways to earn. Though not required, you can connect a tracker to earn—and connecting a tracker gives you access to even more reward activities.
How can I earn rewards?	You may earn rewards for completing reward activities, such as: • Connecting a tracker • Completing a health survey • Tracking steps or sleep to complete daily or weekly program goals • Getting an annual checkup • Getting a flu shot For the full list of rewardable activities, visit UHC Rewards on the UnitedHealthcare app or at **myuhc.com**.
How much can I earn with UHC Rewards?	Your total earnings vary based on your health plan. To see how much you may earn, visit the UHC Rewards homepage on the UnitedHealthcare app or **myuhc.com**.

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How have I already earned rewards when I haven't yet completed a reward activity?	You may have completed a reward activity before activating UHC Rewards. We recognized it, and you were rewarded for it.
How is my progress and earnings information shared?	UnitedHealthcare does not sell your information. Your progress and earnings information is used solely for administration of UHC Rewards.
Can I participate if I'm unable to complete the reward activities for medical reasons?	Yes. You may submit a medical waiver and, upon review and approval, get rewarded. To learn more, call UHC Rewards customer support at **1-866-230-2505**. We're available 7 a.m.–6 p.m. CT, Monday–Friday.
If I complete reward activities on the UnitedHealthcare app, will it also show on myuhc.com?	Yes. Reward activities completed in the app will be updated in UHC Rewards on **myuhc.com**, and vice versa.
I'm in the cannabis industry. What are my options for redeeming my rewards?	If you're in the cannabis industry, at this time, you and your eligible spouse can only redeem your earnings for a digital Visa® gift card.

Reward activities

What are challenges?	Challenges are weekly goals that you can choose to participate in. The current challenges include tracking sleep and steps. Challenges run Sunday–Saturday and repeat every Sunday.
How do challenges work?	You'll earn rewards for each week you complete the challenge's goal. You can start a challenge at any time, but the full week begins on Sunday. If you start a challenge later in the week, you'll get credit for any tracker data shared with UHC Rewards from Sunday until the day you start.
Can I leave a challenge?	Yes, you can leave a challenge. To do that, go to UHC Rewards in the UnitedHealthcare app or on **myuhc.com**, navigate to the challenge you want to leave and select **Stop tracking challenge**. After you leave the challenge, you'll still be rewarded if you complete the challenge for the week—and the challenge won't restart the next week.
Why don't I see challenges as an available activity?	If you recently activated UHC Rewards, your challenges will be available to start the following Sunday. If your health plan is close to ending, any in-progress challenges will end on the last Saturday of your plan.
What does a biometric screening test for?	Depending on how you complete a biometric screening, it may measure your: • Blood pressure • Body mass index (BMI) • Blood lipids (LDL cholesterol) • Fasting glucose or A1C

Do I need to meet certain targets to earn a reward for a biometric screening?	No. You are not required to meet certain targets to get rewarded for completing a biometric screening. Depending on your health plan, UnitedHealthcare will reward you when we receive your test results or a claim for your screening. After receiving your results, please allow up to 10 weeks to get your rewards.
I completed a biometric screening with LetsGetChecked. Where can I view my results?	You can view your results in your Health Profile or through LetsGetChecked.
	On **myuhc.com**:
	1. Go to **UHC Rewards**.
	2. Select **My Health Profile**.
	Or
	1. Find **Available activities** and select **See all**.
	2. Go to the **Completed** tab and select the biometric screening card.
	3. Select **View results** or **Go to LetsGetChecked**.
	In the **UnitedHealthcare app**:
	1. Go to **UHC Rewards**.
	2. Find **Available activities** and select **See all**.
	3. Go to the **Completed** tab and select the biometric screening card.
	4. Select **View results** or **Go to LetsGetChecked**.
Can I complete a biometric screening with my primary care provider (PCP) or at my annual checkup?	Yes. When scheduling your annual checkup, you can ask to complete a biometric screening during your appointment. Depending on your plan, you may be able to complete a biometric screening with a LetsGetChecked physician form or through a claim your provider submits to UnitedHealthcare.
	After receiving your results, please allow up to 10 weeks to get your rewards.
Where can I view my health survey results?	You can review your health survey results and recommendations in your health profile.
	On **myuhc.com**:
	1. Go to **UHC Rewards**.
	2. Select **My Health Profile**.
	In the **UnitedHealthcare app**:
	1. Go to **UHC Rewards**.
	2. Find **Available activities** and select **See all**.
	3. Go to the **Completed** tab and select the health survey card.
	4. Select **View results**.
What is the annual checkup reward activity, and how does it work? 	An annual checkup is a preventive care visit that may support your health and help you prevent illness. You'll earn a reward when UnitedHealthcare gets a claim for your annual checkup or certain prenatal appointments. Please allow up to 10 weeks after your claim has been processed to get your reward.

What is the annual checkup reward activity, and how does it work? (continued from page 3)	Contact your PCP to make an appointment. If you don't have a PCP, follow these steps: 1. Go to **UHC Rewards**. 2. Find **Available activities** and select **Get your annual checkup**. 3. Select **Schedule appointment**. 4. Find and select a PCP that works best for you.
What is the flu shot reward activity, and how does it work?	You'll earn when UnitedHealthcare receives a claim for your flu shot, or you may enter and confirm the date you got your flu shot in UHC Rewards. To confirm your flu shot date: 1. Go to **UHC Rewards**. 2. Find **Available activities** and select **Get your flu shot**. 3. Select **Confirm your flu shot**. 4. Enter the date you got your flu shot and confirm. Please allow up to 10 weeks after your claim has been processed to get your rewards.

Tracker management

Which trackers can I connect to UHC Rewards?	All Fitbit®, Garmin® and Apple® trackers are compatible with UHC Rewards. You may also use your smartphone by connecting Apple Health or Google Fit™ to UHC Rewards.
How do I connect a tracker to UHC Rewards?	To connect a tracker: 1. Sign in to the **UnitedHealthcare app** and go to **UHC Rewards**. 2. In **Available activities**, select **Connect a tracker**. 3. Select **Connect tracker**. 4. In **Tracker Manager**, select the tracker you want to use to track your fitness activity and sleep. 5. Follow the on-screen prompts to finish connecting your tracker.
Can I use multiple trackers to earn with UHC Rewards?	Yes, you may connect multiple trackers to UHC Rewards. When you connect a tracker, select the type of data you want it to share with UHC Rewards. If you want to use one device to track your fitness activity and another device to track your sleep, you can do that.
How often should I sync?	We recommend syncing daily. Keeping your data up to date and monitoring your progress is the best way to track and monitor your earnings.
I see an error when I try to manually sync my data. What should I do?	Make sure you've allowed the UnitedHealthcare app permission to access your tracker's data. You may need to reconnect your tracker to reauthorize UnitedHealthcare to retrieve your tracker's data.

What counts as "active minutes" or "minutes of activity"?	Active minutes count as any "moderate to vigorous" fitness-related activity that can be tracked with your wearable tracker connected to UHC Rewards. Depending on your wearable tracker, active minutes may be referred to as "active zone minutes," "intensity minutes" or "exercise minutes." Check with your tracker manufacturer to understand how active minutes are calculated.
Why aren't my active minutes populating or progressing as part of my daily activity goals?	Not all trackers or smartphones are able to track active minutes. If your connected tracker cannot track and calculate active minutes, you may only see progress and earn by tracking your total steps.
What should I do if the data shown in UHC Rewards doesn't match the data shown on my tracker?	Here are a few troubleshooting tips: 1. Ensure the Bluetooth® feature is enabled on both your smartphone and tracker. 2. Ensure your device is connected to the internet. 3. Ensure you have allowed UHC Rewards to access your tracker's data. Check out the FAQs below for additional troubleshooting tips for your specific tracker.
What should I do if the data shown in UHC Rewards doesn't match the data shown on my Fitbit® tracker?	To make sure your data is current: 1. Open the Fitbit app. 2. Pull down to refresh the dashboard screen to ensure your Fitbit tracker is synced to the Fitbit app. 3. Wait a moment while your data syncs. 4. Check your current data in the Fitbit app. 5. Go back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.
What should I do if the data shown in UHC Rewards doesn't match the data shown on my Garmin tracker?	To make sure your data is up to date: 1. Open the Garmin Connect™ app. 2. Select **Menu** and then **Sync**. 3. Wait a moment while your data syncs. 4. Check your current data in the Garmin Connect app. 5. Go back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.
What should I do if the data shown in UHC Rewards doesn't match the data shown on my Apple tracker?	To make sure your data is up to date: 1. Open the Apple Health app. 2. Make sure your Apple tracker is synced to the Apple Health app and is displaying the latest data. 3. Go back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

What should I do if the data shown in UHC Rewards doesn't match the data shown in Google Fit™?	To make sure your data is up to date: 1. Open the Google Fit app. 2. Pull down to refresh the screen and make sure it's displaying the latest data. 3. Go back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.
Can I manually enter my data?	No. Data manually entered into your tracker's app will not be counted toward completing your reward activities.
How do I disconnect a tracker?	To disconnect your tracker: 1. Sign in to the **UnitedHealthcare app**. 2. On the homepage, select **your name** at the top left corner. 3. Select **Fitness Devices** and **Apps**. 4. Select **Connected trackers**. 5. Select **Edit** for the tracker you want to disconnect and follow the on-screen prompts to disconnect the tracker.
If I disconnect my tracker, will my data be deleted?	Disconnecting your tracker will remove permissions for the UnitedHealthcare app to access new tracker data. Historical tracker data previously shared with UHC Rewards is stored. If you'd like to submit a request to delete your tracker's data, please call UHC Rewards customer support at **1-866-230-2505**. We're available 7 a.m.–6 p.m. CT, Monday–Friday.
Can I connect my tracker before my plan start date and begin earning rewards?	No. You can only connect a tracker on or after your plan effective date.
How is my data being used?	In the UnitedHealthcare app, your tracker data is being used to calculate your progress and reward you for completing different reward activities. Data may be used by UnitedHealthcare to personalize your experiences on **myuhc.com**, the UnitedHealthcare app and UHC Rewards. We do not sell or share your data externally.

Rewards redemption

How do I redeem my rewards?	Your UHC Rewards redemption options vary based on your health plan. To find which redemption options your plan offers, go to **UHC Rewards** and select **Redeem rewards**. Choose a redemption option that's available to you, and follow the prompts to redeem your rewards. Depending on your plan, ways to redeem rewards may include: • Depositing rewards into the subscriber's Optum Bank® health savings account (HSA) • Depositing rewards into the subscriber's UHC Rewards health incentive account (HIA)

How does an HSA work with UHC Rewards?	Every dollar you earn with UHC Rewards can be put into an Optum Bank HSA, and you can use the money in your HSA to help pay for eligible expenses. You can use your Optum Financial debit Mastercard® to pay for eligible bills or expenses both in-store or online. Or, you can pay out-of-pocket and then get reimbursed using HSA funds.
	For more information on HSAs, see the **UHC Rewards and HSAs** section of this FAQ.
How does an HIA work with UHC Rewards?	Every dollar you earn with UHC Rewards can be put into an HIA, and you can use the money in your HIA to help pay for out-of-pocket medical or prescription medication expenses. When you have a claim for an eligible expense, the money in your HIA will automatically be used to reimburse you for the cost.
	For more information on HIAs, see the **UHC Rewards HIA** section of this FAQ.
What happens to my rewards if I'm no longer eligible for UHC Rewards?	Redeem your earned rewards as soon as possible. You'll lose them if you're no longer eligible for UHC Rewards.
Will my rewards roll over each year, or do they need to be redeemed by a certain date?	If your health plan renews, you must redeem your earnings from the previous plan year within 120 days. The 120 days start from the date your plan renews. If you do not redeem your earnings, you'll lose them.
Will I be taxed for redeeming my earnings?	UnitedHealthcare doesn't provide tax advice. Redeeming rewards may have tax implications. You should consult with a tax professional to understand if you have any tax obligations from redeeming rewards under this program.

UHC Rewards and HSAs

I have a high deductible health plan. Can I deposit my rewards into an Optum Bank HSA?	Yes. If you're on a high deductible health plan, you may deposit your rewards into your Optum Bank HSA.
	Note: You will need to monitor your total annual HSA contributions to make sure they don't exceed the IRS annual maximum contribution limit. This includes all contributions from UHC Rewards, your employer or yourself.
I have an HSA through a different bank. Do I need to create an Optum Bank HSA?	Yes. To redeem your earnings through UHC Rewards, you will need to have an Optum Bank HSA.
	Note: You will need to monitor your total annual HSA contributions to make sure they don't exceed the IRS annual maximum contribution limit. This includes all contributions from UHC Rewards, your employer or yourself.
Will I have to pay any fees to set up an Optum Bank HSA?	There are no fees to pay when setting up your Optum Bank HSA.

How do I create an Optum Bank HSA?	After you've earned at least $1 and you're ready to redeem your earnings for the first time, you can create your Optum Bank HSA. To do that: 1. Open the **UnitedHealthcare app** and select **UHC Rewards**. 2. Select **Redeem rewards**. 3. Select **Optum Bank HSA**. 4. Select **Get an Optum Bank HSA** and follow the prompts on the screen to create your account. You will see some fields are pre-populated. 5. After your account is created, enter the dollar amount you'd like to redeem. 6. Select **Redeem rewards**. **Note:** It may take up to 3–5 days before your account is ready. Please allow 14 business days for any future deposits to appear in your account balance.
How do I access my Optum Bank HSA?	When your account is ready, you can access your balance at **myuhc.com** or in the UnitedHealthcare app.
Can my spouse contribute reward dollars to an Optum Bank HSA?	You and your covered spouse can both activate UHC Rewards and deposit earnings into a single Optum Bank HSA. As the health plan subscriber, the Optum Bank HSA will need to be created in your name.

UHC Rewards HIA

What is an HIA, and what can I use it for?	An HIA, or health incentive account, is a reimbursement account where you can deposit the rewards you earn for completing certain reward activities. You can use the money in your HIA to help pay for out-of-pocket medical expenses—including copays, deductibles, coinsurance and prescription medications.
Can my spouse contribute reward dollars to an HIA?	You and your covered spouse can both activate UHC Rewards and deposit earnings into a single HIA. As the health plan subscriber, the HIA will be in your name.
How do I create an HIA? (continued on last page)	After you've earned at least $1 and you're ready to redeem your earnings for the first time, you can create your HIA. To do that: 1. Open the **UnitedHealthcare app** and select **UHC Rewards**. 2. Select **Redeem rewards**. 3. Select **Health incentive account**. 4. Enter the dollar amount you'd like to redeem. 5. Select **Redeem rewards**. **Note:** It may take up to 3–5 days before your account is ready and your initial deposit is available. Please allow 2–3 business days for any future deposits to appear in your account balance.

How do I create an HIA?

When your account is ready, you can:

1. Go to **member.uhcbs.com**.
2. Create your login credentials.
3. Sign in to view your HIA balance and transactions.

How do I access my earnings?

Sign in anytime at **member.uhcbs.com** to view your HIA balance and transactions. When an eligible claim is processed, you'll be reimbursed using your selected payment method. You can choose direct deposit via your UHCBS online account, or you can have a check mailed. Your claims must total at least $25 to be reimbursed by check.

Do dollars in my HIA roll over each year?

If you have a remaining balance at the end of the plan year, you'll have a 90-day grace period for reimbursement for eligible expenses incurred in the previous plan year. After 90 days, 50% of your remaining HIA balance from the previous plan year will roll over and be used for current plan year expenses.

If you leave your employer or choose to change health plans, any money remaining in your HIA account will be lost. Only expenses that occurred prior to your termination date can be reimbursed.

Who can I talk to if I have more questions about my HIA?

For questions about claims paid by your HIA or reimbursements, call **1-877-797-7475**, email **custservice@uhcservices.com** or visit **member.uhcbs.com**.

Questions?

Call UHC Rewards Customer Service at **1-866-230-2505**

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