



# UnitedHealthcare Rewards Frequently Asked Questions

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## 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 activities you choose are up to you — same goes for ways to spend your earnings.

### Is UnitedHealthcare Rewards an app?

No. UHC Rewards is a digital experience that lives in the UnitedHealthcare® app and on myuhc.com®.

### How do I get started?

On the UnitedHealthcare app:

1. Sign in or register.
2. Select the **Menu** tab and choose **UHC Rewards**.
3. Activate UHC Rewards.

On **myuhc.com**:

1. Sign in or register.
2. Select **UHC Rewards**.
3. Activate UHC Rewards.

Once you activate UHC Rewards, there are many ways to earn. For example, you can earn a reward when you connect a tracker. Though not required, connecting a tracker gives you access to even more reward activities.

### What are the one-time reward activities I can do to earn rewards?

Effective Jan. 1, 2023, you can earn rewards for completing the following one-time reward activities:

- Connecting a tracker
- Taking the health survey
- Getting a biometric screening
- Switching to paperless communications

Look for new ways of earning rewards to be added throughout the year.

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<b>What is an available reward activity and how do they work?</b>	Available reward activities include daily goals and one-time reward activities. For example, you could earn a reward by tracking your sleep for 14 days or for taking a health survey.
<b>How much can I earn?</b>	Your total earnings potential may vary based on your health plan. To learn more about how much you can earn, how much you have earned or how much of your earnings you've redeemed, go to: <ul style="list-style-type: none"><li>• <a href="https://myuhc.com">myuhc.com</a>: <b>Balance &gt; More details</b></li><li>• UnitedHealthcare app: Tap on <b>Balance</b></li></ul>
<b>What is the Daily Activity?</b>	The Daily Activity consists of 2 goals. The first goal is to track 5,000 steps or 15 minutes of activity in a day. Double it to reach the second goal: Track a total of 10,000 steps or 30 minutes of activity in a day. You'll get rewarded for whichever one (steps or active minutes) you hit first.
<b>What counts as "active minutes" or "minutes of activity"?</b>	Any "moderate to vigorous" fitness-related activity that's tracked by your tracker counts. Every tracker may have slightly different ways of calculating active minutes — so it's a good idea to check with your tracker manufacturer to determine how active minutes are calculated for your specific device.
<b>What is sleep tracking?</b>	Sleep tracking is intended to get you more informed about your sleeping habits, identify areas where you're doing well and build on those good habits. You can get rewarded for tracking 14 nights of sleep.
<b>What is the sleep reward activity?</b>	You'll need to log 14 days of sleep data — and you'll earn a reward after completing the activity. There is no minimum requirement for the hours of sleep you get, and your sleep data does not have to be tracked consecutively.
<b>What is a challenge?</b>	Challenges are a way to help encourage healthy habits and meet long-term goals. Each challenge is something you can repeat weekly. Below are the current challenges you can participate in.  <b>Fitness:</b> Complete 10,000 steps or 30 minutes of activity, 5 out of 7 days in a week  <b>Sleep:</b> Get 7 hours of sleep, 5 of 7 nights in a week
<b>How do challenges work?</b>	If you complete the goal specified within the challenge details page, you will earn your rewards for that week. Each week you complete the goal, you will be rewarded. You can opt into a challenge at any time, but the week is counted Sunday through Saturday.  We want you to get credit for what you've already completed that week. If you have data captured on the tracker you connected to UHC Rewards before the opt-in day, your activity for that week will be counted toward the challenge.

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## Can I leave a challenge?

Yes, you can leave a challenge. To do so, log into the UnitedHealthcare app and go to UHC Rewards. From there, navigate to the details page of the challenge you want to leave. Then tap “Stop tracking challenge.”

After leaving a challenge if you do complete the goal for the week, you will still be rewarded, but the challenge will not restart the following week.

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## What is the paperless reward activity?

You'll earn a reward after you set your UnitedHealthcare communication preference to paperless. It may be easier on you — and on the environment.

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## What is the biometric reward activity?

You'll earn a reward after completing a biometric screening, which measures your:

- Blood pressure
- Body mass index (BMI)
- Blood lipids (LDL cholesterol)
- Fasting glucose or A1C

The reward is tied to the completion of the screening and does not require you to hit a certain target for each test. When UnitedHealthcare receives your completed results for each of the tests listed above, you'll receive your reward, and the activity will be marked complete. After UnitedHealthcare receives your results, it may take a few days for your reward earnings to be updated.

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## How does the biometric reward activity work?

UnitedHealthcare works with LetsGetChecked to provide several options for you to complete your biometric screening:

- At-home screening kit
- Lab/Patient Service Center
- Physician Results Form

Select one of these options on the LetsGetChecked site, and then complete the screening.

When UnitedHealthcare receives your completed results from LetsGetChecked, you'll receive your reward, and the activity will be marked complete.

After receiving results from LetsGetChecked, it may take a few days for your reward earnings to be updated.

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## Where can I view my biometric screening results?

You can view the results of your completed biometric screening on **myuhc.com** by going to **Rewards > My Health Profile**.

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## How do I schedule an appointment for a biometric screening?

From **myuhc.com** navigate to **UHC Rewards** and select **Get a biometric screening** from your available activities. Click on **Get started**, and you will then be directed to the LetsGetChecked site to select how you want to complete your screening

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<b>If I select the lab option, do I need to print and take a lab order to my appointment?</b>	No, you do not need to print out the lab order. The lab you selected will have your order information from when you made the online appointment.
<b>Will I need to provide identification at the lab?</b>	You may be asked to show an ID upon check in at the lab.
<b>Do results get mailed?</b>	No, all results will be available online via your LetsGetChecked dashboard or your Health Profile on <b>myuhc.com</b> . If you are attending an on-site screening at your workplace, you will receive a “results card” that you can take with you the day of the screening.
<b>If my employer hosts an on-site event, can I attend if I don't make an appointment ahead of time?</b>	In order to get credit for your screening, you will need to make an appointment before being screened. If there are appointments available the day of the event, you will be asked to schedule an appointment using either your mobile device or work computer.
<b>Can't I get a biometric screening at my annual checkup?</b>	Yes, download and print the Physician Results Form and bring it with you to your annual checkup. Ask your provider to complete the form and fax back to Let's Get Checked or you can upload the completed form on your LetsGetChecked dashboard.
<b>Are all the fields on the Physician Results Form required?</b>	Only the fields marked by an asterisk are required.
<b>Do I have to self-report blood pressure when activating an at-home kit?</b>	If you do not have access to a blood pressure cuff, you can use your last blood pressure reading from your provider or you can skip this step in the activation process.
<b>How accurate are results when using the at-home kits?</b>	For biometrics tests, the accuracy, precision, and overall test performance is thoroughly validated in accordance with the Clinical Laboratory Improvements Act (CLIA) , the College of American Pathologists (CAP) standards, and the Clinical Laboratory Standards Institute (CLSI) guidelines. The accuracy of tests carried out on all samples obtained following the instructions for use (provided within the test kit), mirror the accuracy of tests that would be achieved if carried out in a provider's office, as the same analytical protocols are used. Our laboratories carry the highest level of local accreditation. In the US they are CLIA certified and CAP-accredited.
<b>What is the health survey reward activity?</b>	The health survey is designed to help you assess your health. You may use the results to help set your health goals. After you answer the survey's general health questions, you'll receive your reward.
<b>How does the health survey reward activity work?</b>	Launch the health survey to answer general health questions. You'll earn your reward after you complete all questions in the survey. After completing the survey, it may take a few moments for your reward earnings to update.

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	You can view the results of your completed health survey and recommendations on <a href="https://myuhc.com">myuhc.com</a> through <b>Rewards &gt; My Health Profile</b> .
<b>Where can I view my health survey results?</b>	You can view the results of your completed health survey and recommendations on <a href="https://myuhc.com">myuhc.com</a> through <b>Rewards &gt; My Health Profile</b> .
<b>What is an annual checkup?</b>	An annual checkup is a preventative care visit that can help support your health and prevent illness. An annual checkup will provide you with an opportunity to discuss your overall health with your primary care provider and address any questions you may have.
<b>Why should I get an annual checkup?</b>	It's a good idea to see your provider regularly at any age. Regular checkups with your primary care provider (PCP) can benefit your health in many ways by detecting health conditions before they appear. An annual checkup provides an opportunity for your PCP to learn more about your overall health status and will be able to provide recommendations where necessary.
<b>How do I get my reward for an annual checkup?</b>	Scheduling your annual checkup is easy. If you already have a primary care provider (PCP), contact them to schedule an appointment at your earliest convenience. If you don't have a PCP, find <b>Available activities &gt; Annual checkup &gt;</b> and click <b>Schedule appointment</b> . You will be directed to where you can find a PCP that works best for you. Once there, simply select a PCP and schedule your annual checkup at your earliest convenience. Certain prenatal appointments will also qualify for this reward activity to help meet you where you are at in your care journey.
<b>When will I see my reward for my annual checkup?</b>	The annual checkup reward activity is based on your medical claims. You will receive your reward once the claim has been received.
<b>Why should I get a flu shot?</b>	A yearly flu shot is one of the best ways to help protect you and your family from the flu.
<b>How much will my flu shot cost?</b>	Flu shots at designated retail pharmacies and clinics are covered at 100% for most benefit plans. Check your benefit plan details or call the number on your member ID card to be sure you're covered at your chosen flu shot location. Remember to bring your member ID card.
<b>Where can I get a flu shot?</b>	You can get a flu shot at more than 50,000 locations. This vaccine is covered at 100% for most benefit plans, which means you can get a flu shot at no extra cost. Select <b>Flu shot</b> from the list of available activities and use the find a pharmacy feature to find a location near you.

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<b>Where can I find more information about flu shots?</b>	UnitedHealthcare offers a comprehensive list of flu and flu shot FAQs <a href="#">here</a> .
<b>How is my data being used?</b>	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 <b>myuhc.com</b> , the UnitedHealthcare app and UHC Rewards. We do not sell or share your data externally.
<b>Can other people see my progress and earnings?</b>	No. Only you can view your progress toward your reward activities and earnings.
<b>Can my employer see my progress or my earnings?</b>	Only you can view your progress toward your reward activities and earnings. Your employer may receive and distribute tax documents at year-end that include your total earnings.
<b>Can I participate even if I can't complete the reward activities for medical reasons?</b>	Yes. You may submit a medical waiver and, upon review and approval, get rewarded. To learn more, call us at <b>866-230-2505</b> . We're available 7 a.m.–6 p.m. CT, Monday–Friday.
<b>Tracker Management</b>	
<b>Which trackers can I connect to the UnitedHealthcare app?</b>	All Fitbit, Garmin, and Apple wearable trackers can be used to earn with UHC Rewards. You can also use your smartphone as a tracker by connecting your UHC Rewards account to Apple Health or Google Fit.
<b>How do I connect a tracker with UHC Rewards?</b>	You'll earn a reward when you connect a tracker to your UHC Rewards account. To connect a tracker: <ol style="list-style-type: none"><li>1. Sign in to the UnitedHealthcare app and navigate to the UHC Rewards experience.</li><li>2. Select <b>Connect a tracker</b>.</li><li>3. Select the type of tracker you'd like to use to track your fitness activity and sleep.</li><li>4. Follow the on-screen prompts to finish connecting your tracker.</li></ol>
<b>Can I use multiple trackers to earn with UHC Rewards?</b>	Yes, you can connect multiple trackers to your UHC Rewards account. When you connect a tracker, you'll select the data type you'd like it to track. If you want to use one device to track your fitness activity and another device to track your sleep, you can do that.
<b>If I complete reward activities in the UnitedHealthcare app, will it sync with myuhc.com?</b>	Yes, reward activities completed in the app will be updated on <b>myuhc.com</b> , and vice versa.

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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 your progress and maximize your earning potential.

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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 up to date:

1. Open the Fitbit app. Pull down to refresh the dashboard screen to ensure your Fitbit tracker is synced to the Fitbit app.
2. Wait a moment while your data syncs.
3. Check your current data in the Fitbit app.
4. Navigate back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other troubleshooting tips:

1. Ensure the Bluetooth® wireless feature is enabled on both your smartphone and your tracker.
  2. Ensure your device is connected to the internet.
  3. Ensure you have allowed UHC Rewards to access your Fitbit data.
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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. With your tracker near your smartphone, open the Garmin Connect app.
2. Select **Menu > Sync**.
3. Wait a moment while your data syncs.
4. Check your current data in the Garmin Connect app.
5. Navigate back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other troubleshooting tips:

1. Ensure the Bluetooth wireless feature is enabled on both your smartphone and your tracker.
  2. Ensure your device is connected to the internet.
  3. Ensure you have allowed UHC Rewards to access your Garmin data.
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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. Navigate back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other troubleshooting tips:

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1. Ensure the Bluetooth wireless feature is enabled on both your smartphone and your tracker.
2. Ensure your device is connected to the internet.
3. Ensure you have allowed UHC Rewards to access your Apple Health data.

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**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. Pull down to refresh the screen and make sure it's displaying the latest data.
2. Navigate back to UHC Rewards and pull down to refresh the page. This will ensure UHC Rewards has received your most recent data.

Other troubleshooting tips:

1. Ensure the Bluetooth wireless feature is enabled on both your smartphone and your tracker.
2. Ensure your device is connected to the internet.
3. Ensure you have allowed UHC Rewards to access your Google Fit data.

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**Can I manually enter my data?**

No. Data manually entered into your tracker's app will not be counted toward completing your reward activities.

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**What should I do if my steps or active minutes don't look right?**

If your tracker data is not looking right:

1. Make sure you have the Bluetooth wireless feature enabled on your smartphone and your tracker. Note: Not all trackers have the option to turn off Bluetooth. Please check the setup instructions for your specific tracker.
2. Make sure your smartphone is connected to the internet.
3. Make sure you've allowed UHC Rewards to access your tracker's data.
4. If you're using a Fitbit or Garmin tracker, make sure you've synced your tracker to their app first, and then navigate back to UHC Rewards.

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**How do I disconnect a tracker?**

In the UnitedHealthcare app, go to **Menu > UHC Rewards**. Tap **See all** from the Available activities section and go to **Completed activities**. From here, find **Connect a tracker**, where you can access your device settings and disconnect your tracker.

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**Can I connect my tracker before my plan effective date and start earning rewards?**

No. You can only connect a tracker on or after your plan effective date.

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**If I disconnect my tracker, will my data be deleted?**

Disconnecting your tracker will revoke permissions for the UnitedHealthcare app to pull data for the previously allowed types. Historical data is stored, so if you disconnect and reconnect your tracker, your progress toward reward activities

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will continue displaying.

If you'd like to submit a request to delete your tracker's data, please call UHC Rewards support at **866-230-2505**. We're available 7 a.m.–6 p.m. CT, Monday–Friday.

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**I see an error when I try to manually sync my data. What should I do?**

## **Apple Health**

Make sure you've given the UnitedHealthcare app permission to read your data out of Apple Health.

## **Google Fit**

Make sure you've given the UnitedHealthcare app permission to read your data out of Google Fit

## **Fitbit**

Make sure you've authorized the UnitedHealthcare app to retrieve activity and/or sleep data from Fitbit. You may need to reconnect your tracker to reauthorize UnitedHealthcare to retrieve data on your behalf.

## **Garmin**

Make sure you've authorized the UnitedHealthcare app to retrieve activity and/or sleep data from Garmin. You may need to reconnect your tracker to reauthorize UnitedHealthcare to retrieve data on your behalf.

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**Why aren't my active minutes populating or progressing as part of my Daily Activity?**

Not all wearables or smartphones have the ability to track active minutes. If your connected tracker does not have the ability to track and calculate active minutes, you can only see progress and earn by tracking your total steps.

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## **Rewards Redemption**

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**How do I redeem my rewards?**

You can redeem your rewards by depositing them to the subscriber's Optum health savings account (HSA) if eligible, the subscriber's UHC Rewards Health reimbursement account (HRA) if eligible, purchasing a device or by receiving them in a digital Visa gift card.

All digital Visa gift cards will be available in your order history. To find your order history you can go to **Redeem rewards > Order history**. An email will be sent by [noreply-unitedhealthcarerewards@appmail.uhc.com](mailto:noreply-unitedhealthcarerewards@appmail.uhc.com) when your gift card is available. The email will be sent to the preferred email address that's connected to your **myuhc.com** account. To manage your preferred email address, sign in to your **myuhc.com** account and then go to **Account/Profile > Account settings > Contact information**.

If you select HSA, the subscriber must have an active Optum HSA to receive your funds. If an Optum HSA is not set up, the subscriber must set one up before March of the following tax year or your funds will be forfeited.

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Only UHC Rewards HRA accounts can receive deposits from UHC Rewards. We are unable to make deposits into other HRA accounts.

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**What happens to my rewards if I leave my employer?**

Please redeem your rewards as soon as possible. You'll lose your rewards once you're no longer with your employer or your eligible medical plan ends.

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**What does it mean if I see dollars in my rewards balance but haven't completed a reward activity yet?**

It means that you completed a reward activity prior to activating UHC Rewards — and you were rewarded for it.

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**Will my rewards roll over each year, or do they need to be redeemed by a certain date?**

If your health plan renews, you have 120 days after the previous plan year's end date to redeem your earnings. If you do not redeem your earnings, you'll lose them. If your plan isn't renewed or your eligibility is terminated and you have not redeemed your rewards, you'll lose all earnings.

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**Will I be taxed for redeeming my earnings?**

UnitedHealthcare doesn't provide tax advice. Redeeming rewards may have tax implications. You should consult an appropriate tax professional to determine whether you have any tax obligations from redeeming rewards under this program.

All device purchases are subject to state sales tax based on the shipping zip code provided in the checkout process.

Some states may have a state required fee that will be displayed at checkout if applicable.

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**Can I return a device I purchased in the UHC Rewards Marketplace?**

All trackers are final sale and cannot be returned or exchanged. If there is an issue with your tracker, please call UHC Rewards support at **866-230-2505**. We're available 7 a.m.–6 p.m. CT, Monday–Friday.

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**What if I don't have enough earnings to purchase a device?**

That is ok! You can enter your credit card information to cover the difference.

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**Do I have to use all of my available earnings to purchase a device?**

No, you can choose to spend however much of your available balance to cover the cost of the device, or not use any earnings at all. The remaining balance will need to be paid for with a credit card.

If you are enrolling in Earn it Off, any available rewards balance must be used at checkout.

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**Where is my tracker order?**

You can see the status of your order by viewing your order details for the specific order inside of your marketplace order history. Once an item ships, the tracking number will be available here. You will also receive an email with tracking details to the email that UHC has on file in your communication preferences.

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<b>How much is shipping?</b>	Shipping is free for orders over \$35, before taxes.
<b>Where can I have my device shipped?</b>	You can receive your device if you're located within the continental United States. However, we do not allow shipping to a PO Box.
<b>Earn It Off</b>	
<b>What is Earn It Off?</b>	With Earn It Off, you can get an Apple Watch now and pay it off in 12 months. Simply choose your model and pay a lower up-front cost. Then, every dollar you earn with UHC Rewards is put toward your Earn It Off monthly payment. If you don't earn enough rewards to meet your monthly payment, we will charge the rest to the credit card on file.
<b>What is the maximum amount I can pay off through Earn It Off?</b>	The maximum amount you can pay off through Earn It Off is your maximum earning amount. If the tracker you choose is more than this amount, you may need to pay the remainder upon checkout.
<b>How is my monthly payment calculated?</b>	<p>Your Earn It Off monthly payment is calculated by taking the cost of the tracker plus taxes and shipping. We apply all your current available rewards and any credit card payment at the time of purchase.</p> <p>This amount is your Earn It Off program total. Then we divide it by 12 to get your monthly payment.</p>
<b>When will my monthly Earn It Off payments be due?</b>	Your payments will be due monthly, starting one month after your purchase date. For example, if you purchase a tracker on the first of the month, you'll be charged on the first of every month for the remainder of the program. If your purchase is made on the 31st of a month, your monthly payment will always be due on the last day of the month.
<b>When will my credit card be charged?</b>	<p>If your monthly earned rewards do not meet your monthly Earn It Off payment, the difference will be charged to your credit card.</p> <p>For example, if your monthly payment is \$10 and you only earn \$6 in rewards, your card will be charged \$4.</p> <p>Additionally, you will be charged the remaining amount of the tracker on your credit card on file each month if you are no longer eligible for UHC Rewards or no longer have UHC insurance.</p>
<b>How do I earn rewards?</b>	You can earn rewards by completing reward activities such as: meeting daily step and exercise goals, tracking your sleep, completing the health survey, and more. You can view all available activities on the UHC Rewards home page.

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<b>What happens if I earn more rewards than I need in a month?</b>	We will apply any extra rewards you earn to your total outstanding Earn It Off total. This will not reduce your next monthly payment, but it may pay your tracker off sooner.
<b>How do I connect my Apple Watch to UHC Rewards?</b>	<p>First, make sure your Apple Watch is connected to your iPhone.</p> <p>If this is the first time connecting a tracker to UHC Rewards: Find the Connect a tracker reward activity. Tap Connect tracker and follow the on-screen prompts to connect iPhone or Apple Watch.</p> <p>If you've already connected an Apple device to UHC Rewards you should be all set. To make sure all activity and sleep data is being shared, you can navigate to your iPhone's Health app and tap Sharing &gt; Apps &gt; UHC.</p>
<b>What if I don't have an iPhone?</b>	An Apple Watch will only pair with an iPhone 8 or later.
<b>What if I need to change my credit card that I have on file?</b>	You can change your saved credit card at any time by going to <b>UHC Rewards &gt; View earnings detail &gt; Update Credit Card</b> .
<b>UHC Rewards HRA</b>	
<b>How does UHC Rewards work with HRAs?</b>	HRA-eligible members will have the option to redeem rewards and deposit earnings into an HRA account specific for UHC Rewards. Earnings are not automatically deposited. Once rewards are redeemed it can take 24–48 hours to be available in your UHC Rewards HRA account.
<b>Can I or my employer add money to my UHC Rewards HRA account?</b>	No, you can only make contributions into the HRA through UHC Rewards. Members and employers cannot add additional funds to the UHC Rewards HRA
<b>I have an HRA, why don't I have the option to make a deposit into that account?</b>	UHC Rewards only offers HRA deposits for UHC Rewards HRAs. We do not allow deposits into HRAs that are employer funded.
<b>What can I use my UHC Rewards HRA balance for?</b>	You may seek reimbursement for any qualified expenses the medical plan covers, plus pharmacy expenses, including out-of-network expenses.
<b>How can I see my UHC Rewards HRA balance and claims activity?</b>	Visit the UnitedHealthcare app or myuhc.com and go to the home page.
<b>Does my spouse get their own UHC Rewards HRA account?</b>	No, only subscribers get a UHC Rewards HRA account. Spouses may redeem their rewards toward an HRA account, but it will be for the subscriber's non-UHC Rewards HRA account.

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**How are my HRA claims paid?**

Your UHC Rewards HRA will have auto-claims payment turned on. When an eligible claim is processed, we will automatically use available dollars in your UHC Rewards HRA. You may turn off this functionality. If you do, you will need to submit claims online via myuhc.com or you can download a claim form and mail or fax the claim to UnitedHealthcare. Once the claim is processed, you will receive reimbursement in the mail. For faster reimbursement, sign up for direct deposit on myuhc.com.

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**Can I be taxed for my HRA deposits?**

No, you don't have to pay federal or state income taxes on this money.

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**Can I keep my HRA balance if I leave my employer?**

Yes, but you must redeem your rewards prior to losing medical coverage. You may use the dollars in your UHC Rewards HRA account after medical coverage is lost for 120 days by following the HRA claim reimbursement process.

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**What happens at the end of my plan year?**

You have 120 days after the end of the prior plan year to submit claims from the prior plan year for in-network providers, and 365 days from the date of service to submit claims for out-of-network providers.

If you have a remaining HRA balance at the end of the plan year, you can carry over some of that balance for use in the next year. Individuals can carry over up to \$500 (max earning amount \$1,000) / \$150 (max earning amount \$300) and families up to \$1,000 (max earning amount \$1,000) / \$300 (max earning amount \$300).

Carryover balances will be available when the new plan year begins. Carryover balances will be used after current plan year balances are depleted when paying incoming HRA claims.

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