



U-Card

The card that opens doors for members everywhere



What is UnitedHealthcare U-Card™?

The **UnitedHealthcare U-Card** is the member ID card and so much more, unlocking a simpler plan experience.

- U-Card combines plan benefits and reward programs into a simpler, integrated experience, with access to more than what members get with a traditional ID card.
- Members can use their U-Card when they visit a provider or fill a prescription, buy OTC products, access vision and dental care, spend rewards, and more.
- In-scope: U-Card will be available nationally to nearly all UnitedHealthcare Individual MA plans (including Non-SNP, D-SNP, C-SNP and I-SNP).
- Out-of-Scope: Group Retiree, PDP Standalone, Med Supp, Medicaid only, MMP, and People’s Health. These plans will receive the standard “Legacy” member ID cards in 2023.



What benefits and programs does U-Card support?

While U-Card itself is not a CMS-filed “Ancillary Benefit,” it makes it easier for members to access many ancillary benefits and programs in their Medicare Advantage plan. Keep it simple for your members by helping them activate their U-Card and highlighting these key features (benefits for U-Card vary by plan):

Benefits

- **Member ID Card**: Serves as the member ID for medical, pharmacy, dental, and vision care.
- **OTC and OTC + Healthy Food (non-SNP, D-SNP, C-SNP)**: U-Card unlocks the option to shop in-store, over the phone, or online for anyone with an OTC only or OTC + Healthy Food benefit. Many plans did not previously allow access to in-store shopping.
- **OTC, Healthy Food, and Utilities (D-SNP) (NEW IN 2023)**: As an expansion of the OTC + Healthy Food combined purse for most DSNP plans in 2023, members will now have the additional option to pay utility bills using the monthly credit on their U-Card (approved utilities include: electricity, water and sewer/sanitation charges, home heat, and home internet).
- **Renew Active® (NEW IN 2023 - Gym Check-In)**: Members can simply show their U-Card at their first visit to a gym or fitness location in the Renew Active network to access a free standard gym membership. Separate activation codes will no longer be needed for physical gym check-in. For renewing members who already have an activation code, they can continue to use it with no disruption. Activation codes will be needed for online/virtual classes.

Programs

- **Rewards**: Members will have opportunities to earn rewards during the 2023 plan year by completing certain eligible activities. Earned rewards can be spent by using their U-Card to purchase gifts, clothing, groceries, and more in any network store and online. Rewards purchase restrictions apply.





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How it works and what to expect



UCard front



UCard back



How does the card work?

- Separate “purses” will reside within UCard technology for the individual benefit credits (OTC / Food / Utilities) and rewards (Rewards and HouseCalls). The balances in each purse will accumulate separately but can be combined for eligible/covered purchases.
- The barcode on the back of the card can be scanned at any of the 55K+ retail locations in the S3 network (powered by Solutran) to buy covered items with available benefit or reward funds.
- The S3 network has point-of-sale technology that performs real-time item eligibility checks and pulls funds from the respective member purses for payment.

What can members expect?

1. Member receives their UCard in the mail before their plan effective date.
2. Member will activate their UCard either online (activate.uhc.com), calling the toll-free activation number on the sticker, or by calling the toll-free member service number located on the back of the card. By activating and/or using the benefits and reward funds with their UCard, members agree to the terms and conditions available at ucard.uhc.com.
3. Once activated, UCard is unlocked and ready to use when coverage starts. *Note: UCard does not need to be activated to visit a provider or fill a prescription.*
4. Benefit credits (Healthy Food, OTC, Utilities) are loaded and expire on the same cadence. In some cases, that means monthly (i.e., benefit credits will be loaded on the first day of the month and expire on the last day of the month) and others are quarterly (i.e., benefit credits will be loaded on the first day of the quarter and expire on the last day of the quarter). *Please refer to the plan’s EOC for specific benefit details.*
5. Earned rewards will be loaded seven days after reporting completion. Rewards do not expire, but fees will apply 12 months after rewards are last loaded.
6. Members can use their OTC benefits and earned rewards by shopping in-person or online, as well as access care using the card as their member ID.





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Where and how to shop



Where can members shop with UCard?

UCard can be used in the S3 network made up of 55K+ national, regional, and local (independent) stores, as well as select farmers markets. Members with a food benefit can also use UCard to buy food online from Mom's Meals® (meals and produce boxes).

Legacy Retailers



New in 2023!



Note: Dollar General stores are expected to accept the UCard in early 2023, but not immediately on January 1 due to a Dollar General system upgrade.

Online Specialty Retailer



What can members purchase with UCard?

Each UCard purse has separate rules on the covered items based on the plan's benefit structure. Members can look up eligible items on the UCard Hub or use the in-store scanning feature available on the mobile member app to see eligible items.

OTC: Credits can be used toward thousands of CMS-approved over-the-counter items like vitamins, pain relievers, and other medications.

Healthy Food: Credits can be used toward approved healthy food items including fresh fruits and vegetables, lean meats, and dairy products.

Utilities: Credits can be used toward electricity, gas, water, sewer, and home internet.

Rewards: Earned rewards can be used on gifts, clothing, groceries, and more. Rewards purchase restrictions apply. Rewards cannot be used for Medicare-covered goods and services, or alcohol, tobacco, firearms, and ammunition. Please see program terms for restrictions.



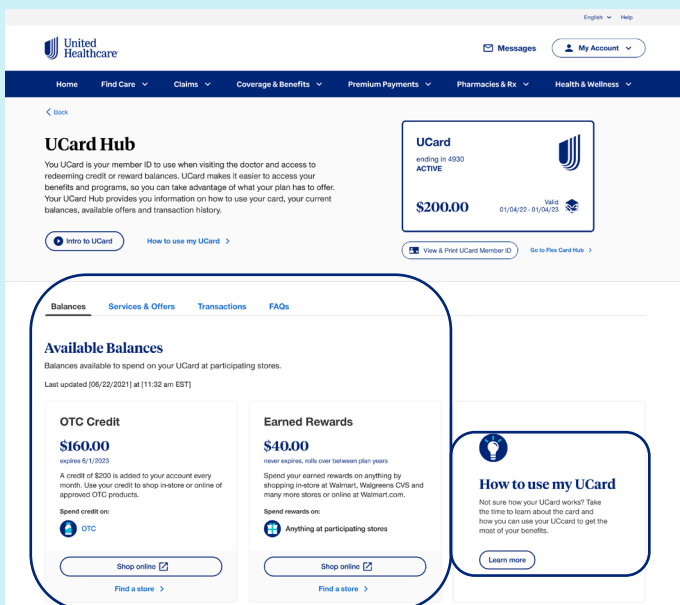


UCard Additional resources



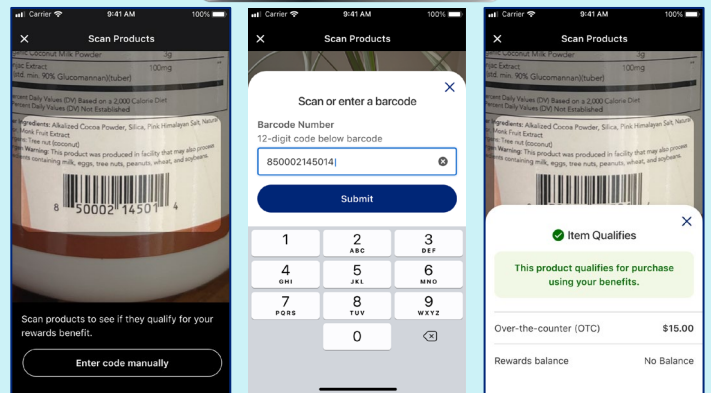
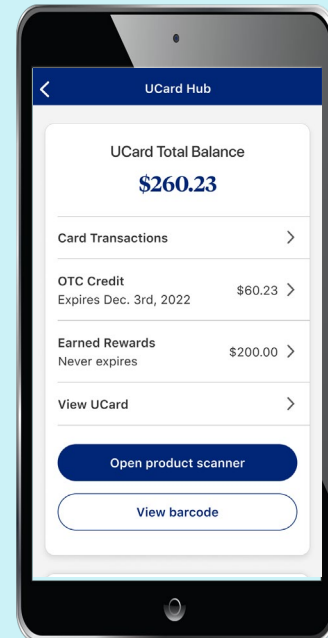
UCard Hub: Member Portal

- Check balances.
- Find information on how and where to use UCard.



UCard Hub: Mobile app

- Check balances.
- Find information on how and where to use UCard.
- Scan or manually enter items in-store to find out if item qualifies for rewards.



Screenshots are for illustrative purposes only and are subject to change.

Additional resources for sales agents

Additional information on UCard can be found on Jarvis, our online agent portal that houses all agent resources in one space. Additionally, information can be found within the UnitedHealthcare Agent Toolkit (available for download or order).





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Frequently Asked Questions



What UCard resources will be available for members?

All members will get their UCard and UCard User Guide in the mail prior to their plan effective date. In addition to plan materials, members can learn more about UCard via:

- Digital: UCard Hub, a dedicated page on the UnitedHealthcare member website used to review UCard benefits and programs, find information on how and where to shop, check rewards and balances, view transaction history, and more.
- Mobile: UnitedHealthcare App, which mirrors what is on the website / desktop experience and includes a scanner for in-store shopping.
- Phone: Call centers will have dedicated teams to help members with benefit access questions and UCard support.

When will a member receive their UCard?

Members should expect to receive their UCard before their plan effective date.

Does a member need to activate their UCard?

UCard activation is not required to use UCard to visit a provider or fill a prescription. UCard activation is required to use the card for buying covered OTC products (food or paying utilities, if an eligible D-SNP or C-SNP), or for spending earned rewards. It's easy to activate UCard by following the activation sticker on UCard. Members can either:

- Visit activate.uhc.com – which is a UHC-activation landing page directing members to a seamless activation process.
- Call 1-866-757-1864 and enter the 17-digit number under the barcode on the back of UCard.

Does a member need to create a PIN for the UCard?

No. UCard isn't a credit or debit card. UCard has a scannable barcode that can be used to make purchases in stores. Like a gift card's access code, the UCard does have a 4-digit Security Code on the back to help secure your purchases. However, you won't use the Security Code as PIN like you would for a debit card.

What if a member needs a new UCard (card is lost or stolen)?

Contact UnitedHealthcare member services to request a replacement card. The lost / stolen card will be deactivated and a new card will be mailed to the member within about 10 business days. The member will need to activate the new UCard once it arrives. If a member does not have the card, they can find the member services number in all printed materials, on myuhc.com, in the "Contact Us" section of uhc.com, or by contacting their sales agent. If a member has not received their UCard prior to their plan coverage date, they should call member services. Agents may also order cards for members via Jarvis. Members can check benefit balances and available rewards online via UCard Hub (web or mobile app) or by calling UnitedHealthcare member services (use the self-serve balance check or speak to an advocate).

In what order will benefit credits and rewards be applied when purchasing OTC products, healthy foods, or paying utilities?

A member's benefit credit will be applied first, then any rewards they have earned will be automatically applied. The member is responsible for any remaining balance due. If the member does not want to use their rewards, the member will want to make sure their purchase costs less than the available benefit credit balance. The member can then complete a second transaction and pay out of pocket for any remaining products.





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Frequently Asked Questions (Continued)



What if a store will not accept the member's UCard as payment?

UCard uses a network of retail stores called "S3." Members can find stores in the S3 network near them by visiting the UCard Hub on your plan website. When making purchases, make sure:

- The products are covered if using an OTC credit.
- The sales associate knows this is an "S3 payment card."
- Scan the back of the card with the same scanner used to ring up your products.

How can members view their benefit credit or earned rewards balance?

Members can check benefit balances and available rewards online via UCard Hub (web or mobile app) or by calling UnitedHealthcare member services (use the self-serve balance check or speak to an advocate).

Will the balance from previous cards transfer to the member's new UCard?

Rewards on UCards from the 2022 plan year will transfer to a member's new UCard for 2023 plan year. Members with any other type of reward card from 2022 will NOT have their balances transferred to their new UCard and can continue spending any balance remaining.

Will benefit credits expire?

Benefit credits (Healthy Food, OTC, Utilities) expire dependent on whether the plan provides credits monthly or quarterly. For example, if the plan has a quarterly credit, it will be loaded to a member's UCard the first day of every quarter. Any unused credits expire on the last day of the quarter. *Exception: There are some plans that deposit quarterly but expire annually.*

Will rewards expire?

Earned reward credits do not expire but are subject to monthly fees starting 12 months after rewards are last loaded. Reward credits are earned by completing a reward-eligible activity offered through a Rewards Program like Rewards, HouseCalls, or Optum-at-Home and can rollover between plan years.

Where can members find a list of products to purchase using their OTC credits?

Members will receive a catalog in the mail listing examples of covered products they can buy with their UCard. An online catalog is also available on the UCard Hub (member website). If a product isn't covered, the member will need to pay out of pocket. Members can also use the new product scanner in the mobile app.

Is there a list of ineligible items for purchase via OTC or rewards?

Examples of items that are not approved for OTC include alternative medicines, baby items, cosmetics, hygiene products, hair products, cosmetic moisturizers, teeth whitening products, food, and meal supplements. For the best and simplest experience, scan UCard to know if an item is eligible. In addition, rewards funds cannot be used for the purchase of alcohol, tobacco, firearms, or Medicare-covered goods or services, such as medical or prescription drug out-of-pocket costs (i.e., copays), per CMS guidelines.

