

Care Cash™

Brief Benefit Guide

July 2023

United Healthcare

Get help paying for care with Care Cash

Care Cash® is a preloaded debit card that helps you pay for more cost efficient and convenient care. Your card comes loaded with $200 for individuals or $500 for family plans. Use it in place of a credit or debit card to help pay for eligible network expenses.



Use Care Cash for approved network care such as:

- 24/7 Virtual Visits
- Primary Care
- Urgent Care
- UnitedHealth Premium® Care Physician

Learn more at **uhc.com/carecash**

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

24/7 Virtual Visits is a service available with a provider via video, or audio-only where permitted under state law. It is not an insurance product or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

[Disclaimer for use with 24/7 Virtual Visits or Telehealth in Connecticut: Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.**]**

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

Care Cash Program Overview

Care Cash. Transforming the way members pay for care through a loyalty program that drives desired health behaviors and strengthens provider and employer relationships



Care Cash prefunds member out-of-pocket expenses for specific providers

Sizeable rewards

$200 for individual plans; **$500** for family plans; Supports 1st dollar coverage; Non-taxable

Reloadable

New dollars added each year after completing activation steps

Simple activation

Register on myuhc.com to enroll in Care Cash; Activate the mailed card

Funds for Premium Based Care*

Premium Providers visits, PCP visits, Urgent Care visits, Virtual Visits & out-patient Behavioral Health visits

*In-network providers

What transactions can the card be used for?

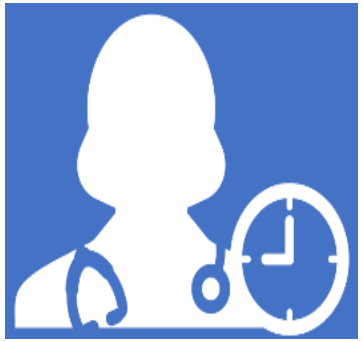
ELIGIBLE PROVIDERS



Premium Care Specialty* Provider Visits



In-Network PCP Visits**



In-Network Urgent Care Visits



Virtual Care Visits



In-Network, Outpatient Behavioral Health Visits**

*Includes Premium Care = Tier 1 or Premium Designated- LOOK FOR THE 2 BLUE HEARTS -→
**Includes Premium Care = Tier 1 or Premium Designated & Non-Premium Care PCPs

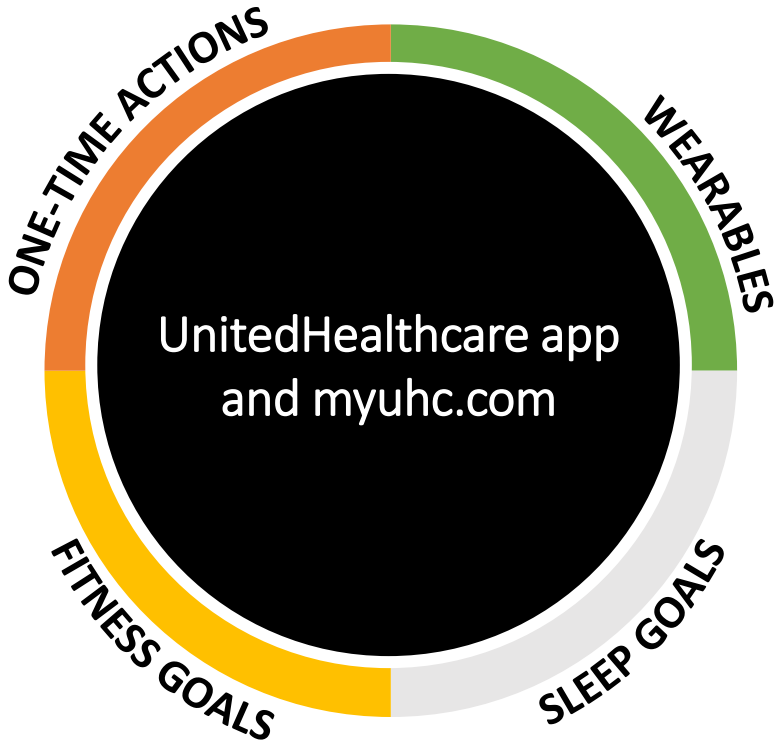
Get in on UHC Rewards



United Healthcare

What is UHC Rewards?

It’s a program where members can earn rewards for reaching daily goals and completing one-time activities.



Universal: Integrated experience as a UnitedHealthcare member; no separate program eligibility required

Combines wearables and daily goals to help motivate employees: Complete one-time actions and daily actions to earn financial rewards

Part of a streamlined digital experience: Members may immediately start earning rewards by accessing UHC Rewards from the UnitedHealthcare app and their **myuhc.com** account

Getting started



Get in

UHC Rewards is available in the **UnitedHealthcare app** and on **myuhc.com** — a HealthSafe ID® is required to register



Get started

Download the UnitedHealthcare app and activate UHC Rewards



Get going

Complete reward activities — earn rewards for reaching daily goals and completing one-time reward activities



Get rewarded

Deposit directly into HSA or use toward a digital Visa® gift card

Rewards Member Example

Meet Amy, a member who looks for opportunities to live a more sustainable lifestyle and enjoys spending time outdoors.

Click on the icon to learn more



Get in

Get started

Get going

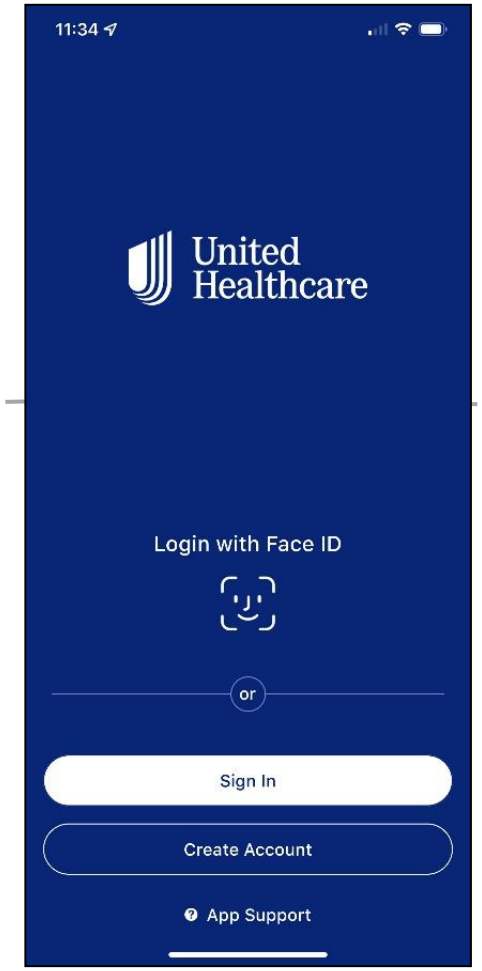
Get rewarded

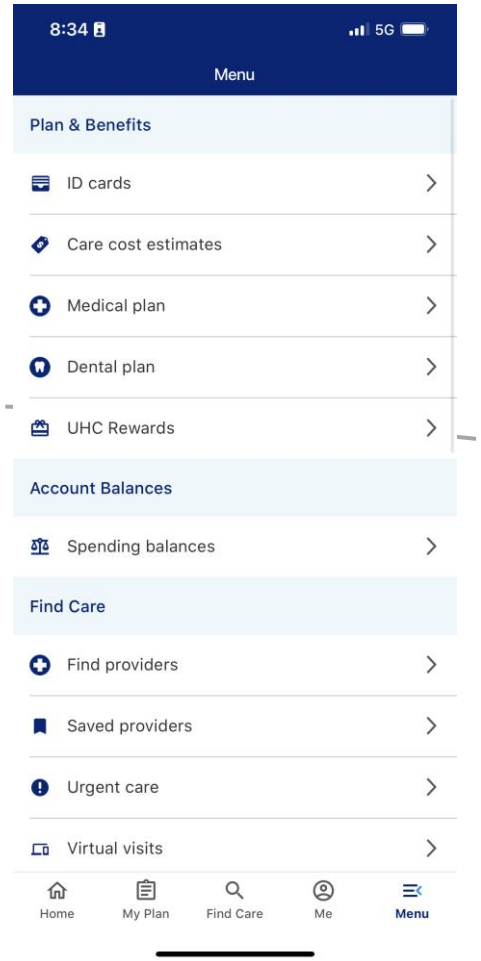
Above example for illustrative purposes only. Individual results may vary.

Get in

1

Amy receives an email at work about the new UHC Rewards program for employees. She signs in to the UnitedHealthcare app on her phone.

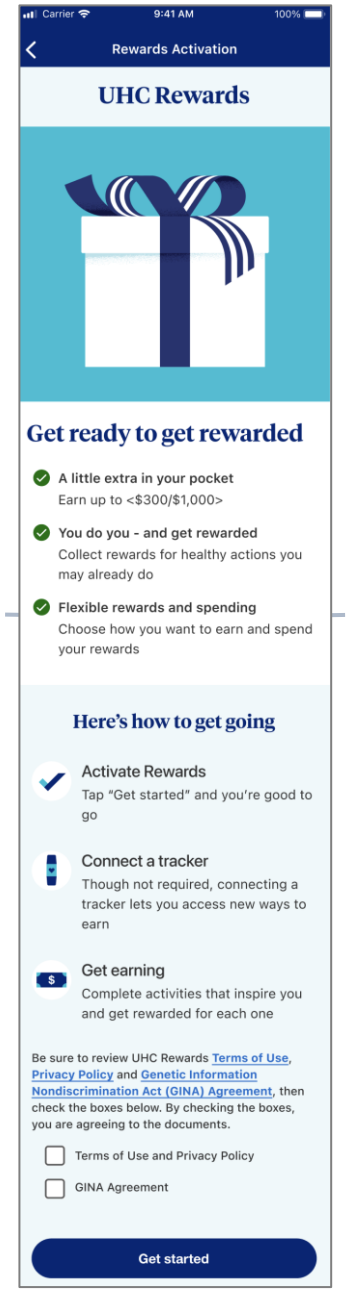


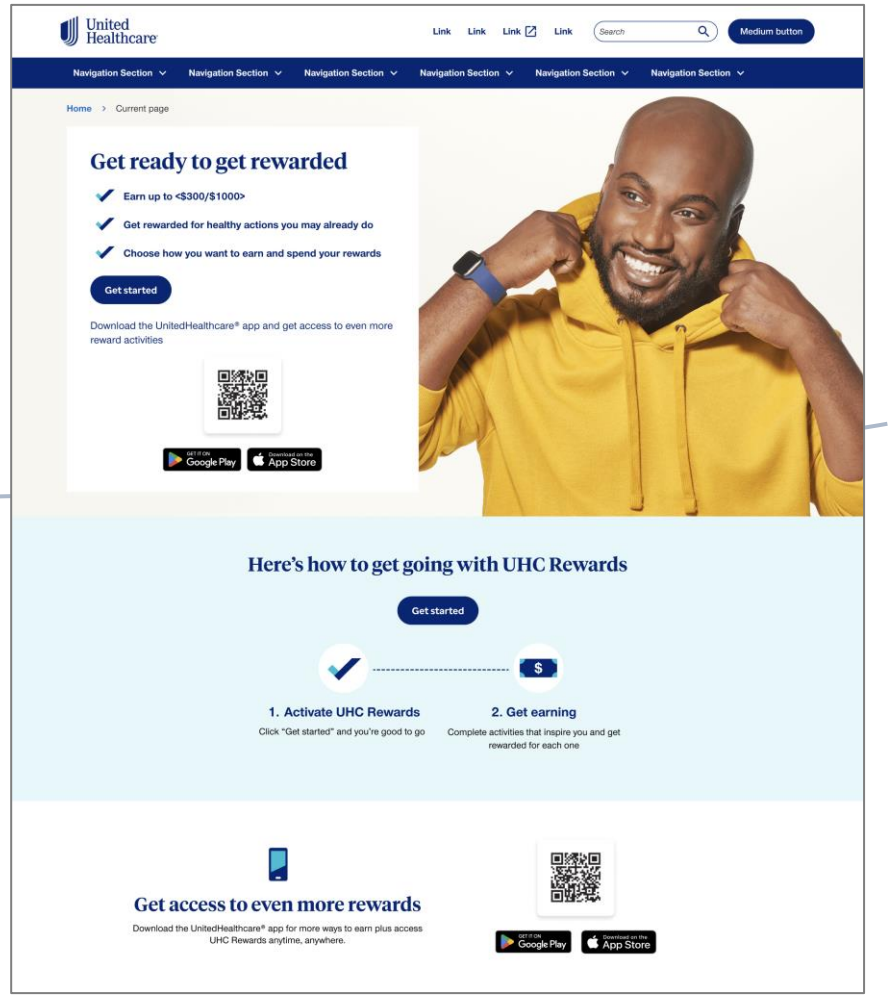


Get started

2

While on the app, Amy reviews high-level program information and activates UHC Rewards.

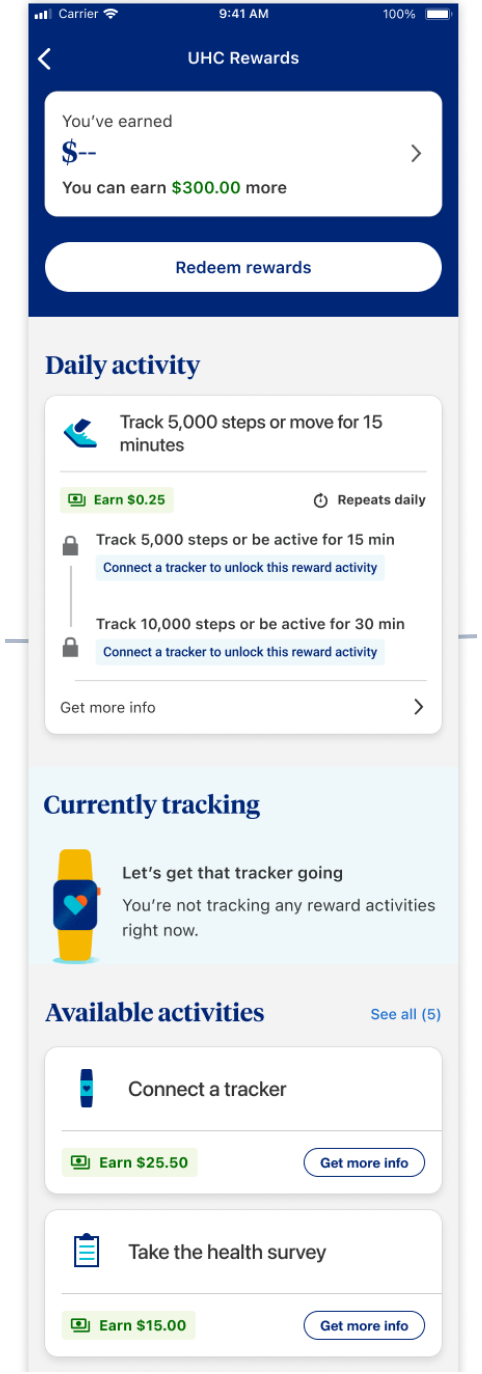


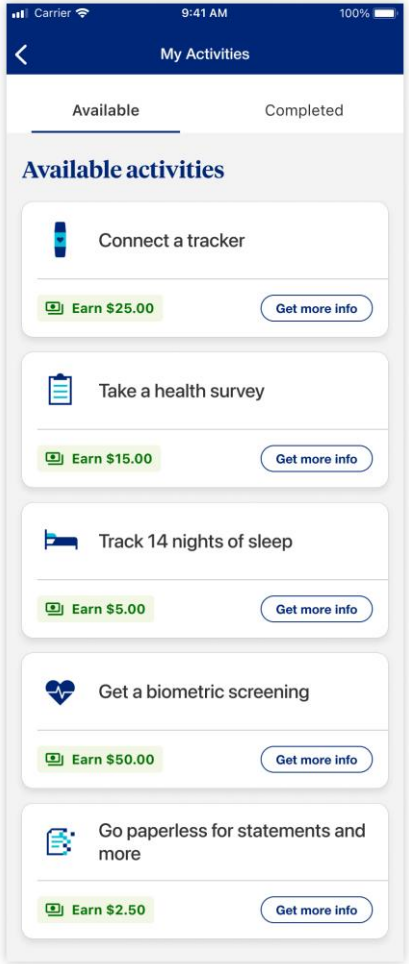


Get going

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Amy sees that there is a **wide range of reward activities** to choose from in order to earn rewards.





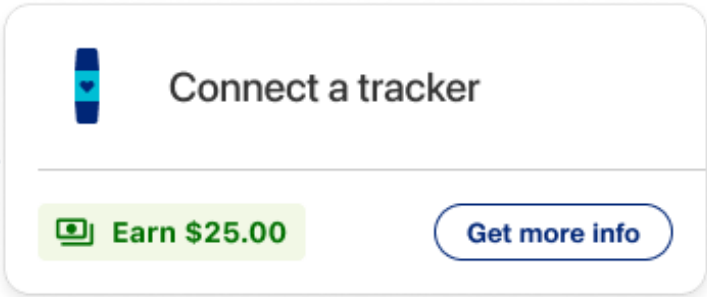
Get started

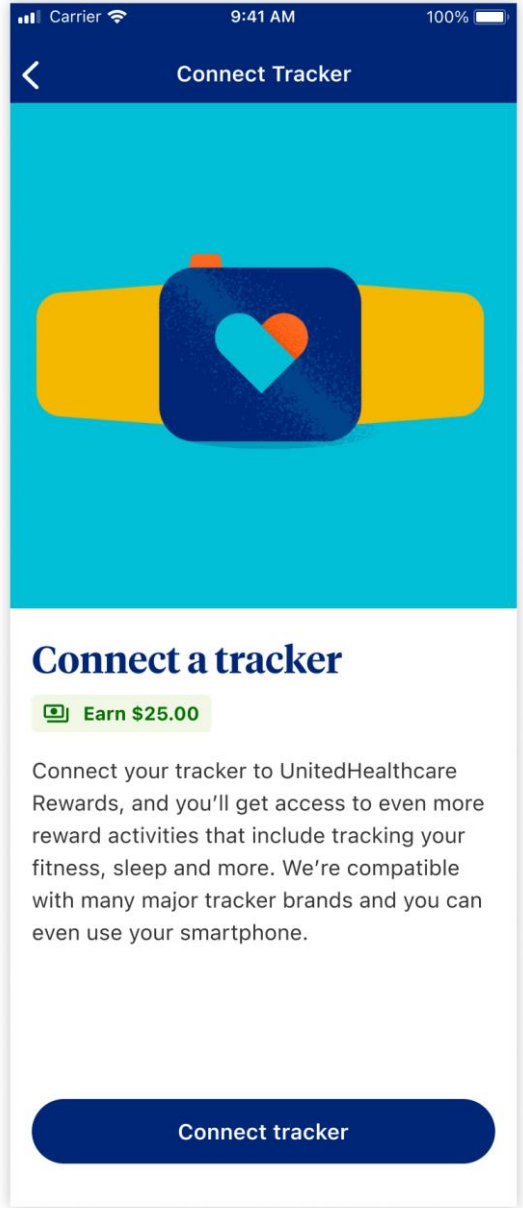
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She then connects her smart watch to the UnitedHealthcare app.

Click here to see compatible trackers.

Amy gets $25 just for connecting her tracker.



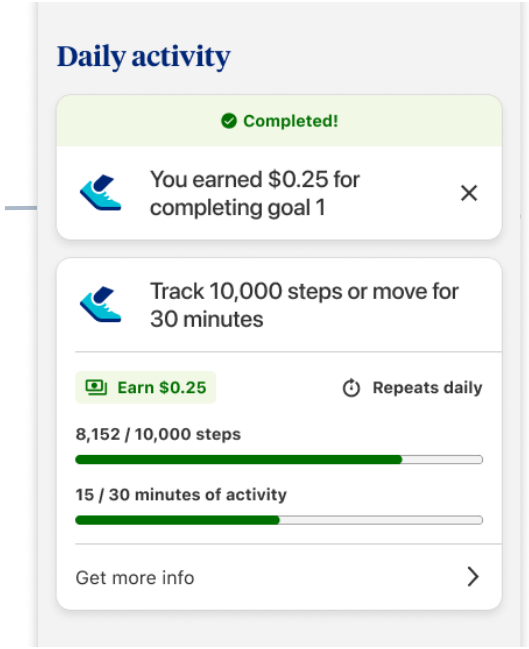


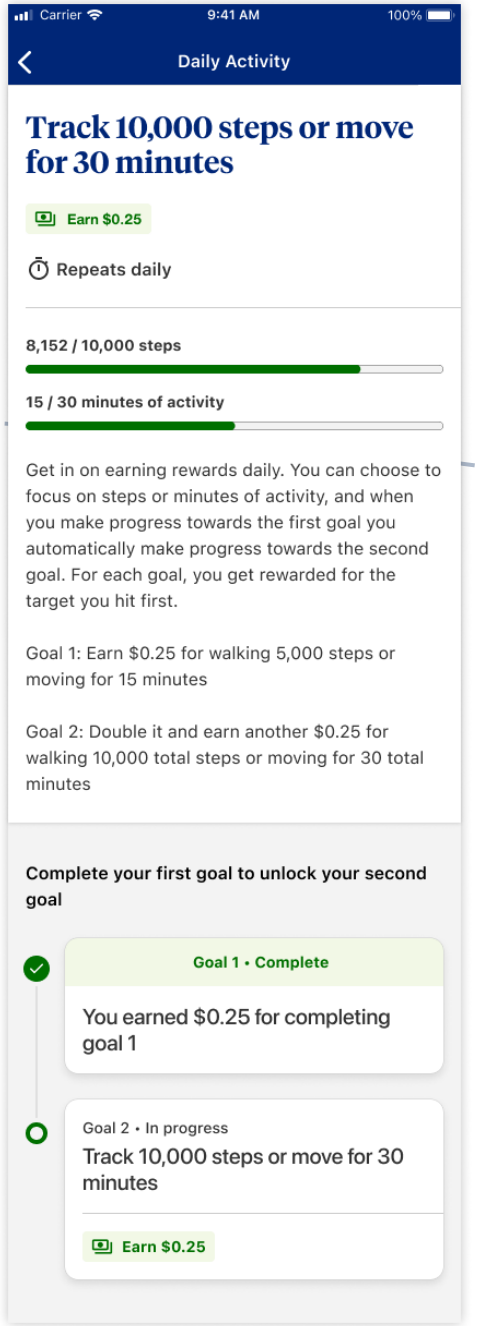
Get going

5

Amy takes a walk before work and on weekends, her goal is to track **10,000 steps** every day.

She gets $0.25 per day for hitting 5k steps and $0.25 per day for hitting an additional 5k steps. Over the course of 3 months, she gets **$45.**

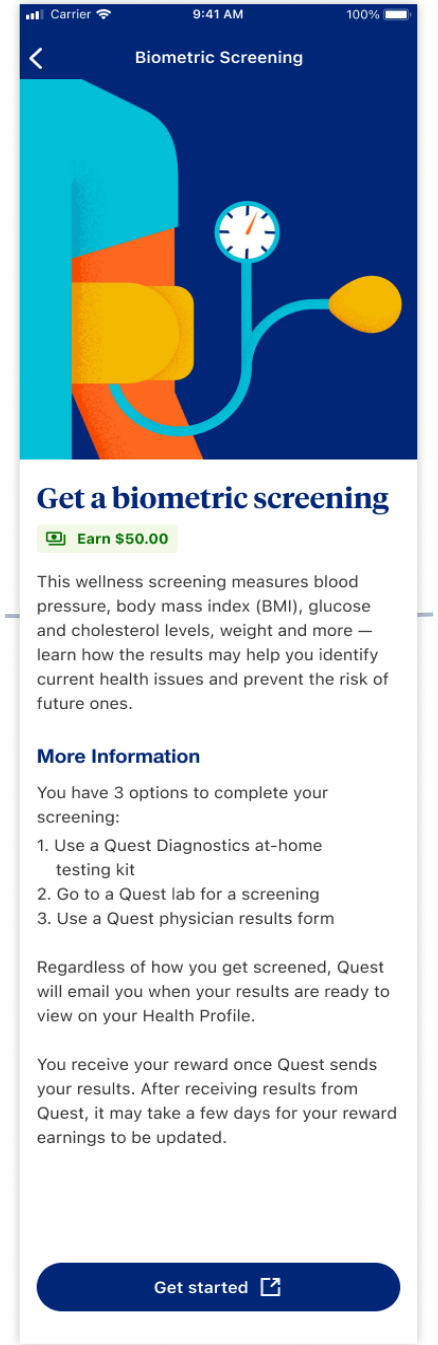


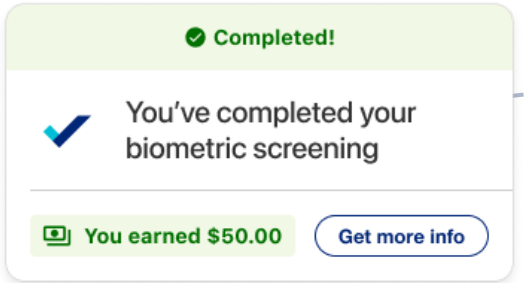


Get going

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Amy already had a checkup scheduled with her doctor, so she gets a biometric screening while she is there. This gets her a reward of $50.



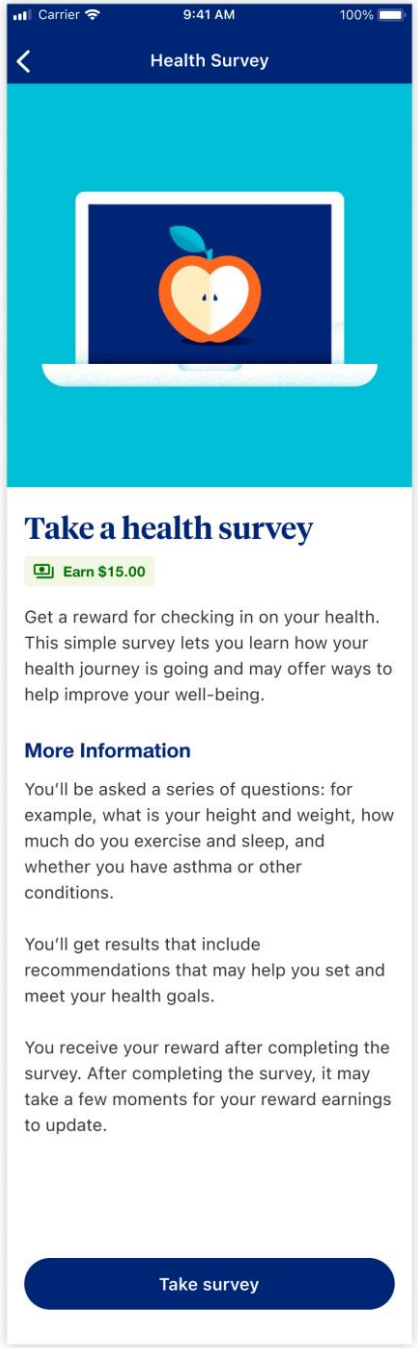


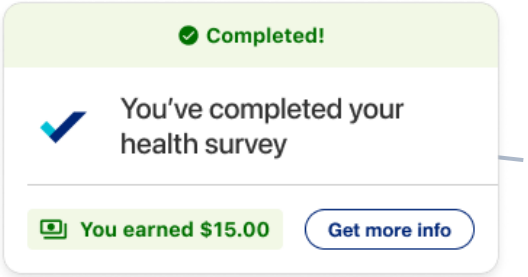
Get going

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A week later, she receives a report from her screening showing key markers for cholesterol, blood pressure and BMI.

She decides to take the **health survey** and gets $15.

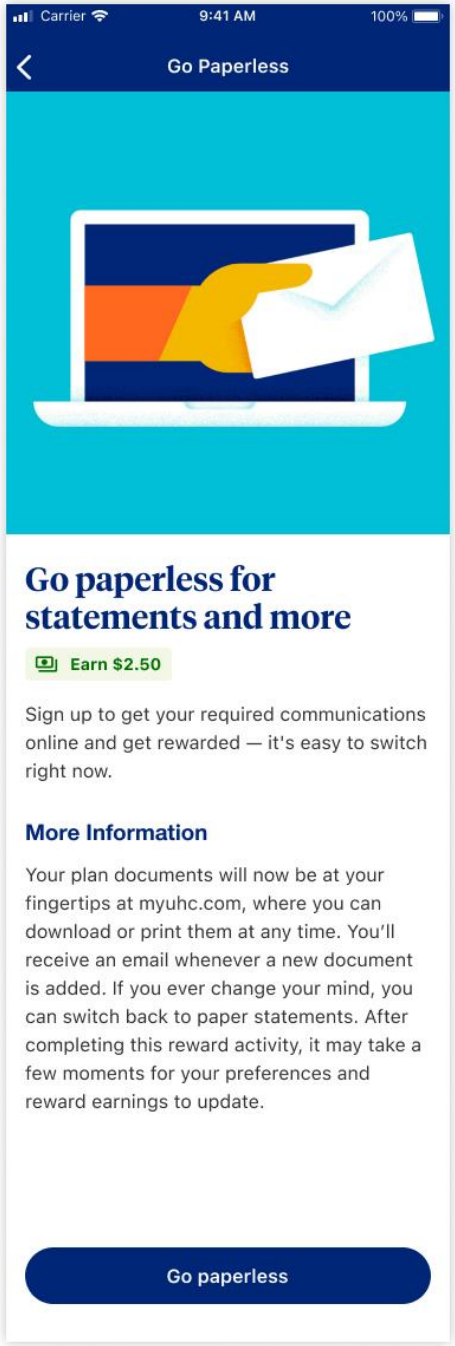


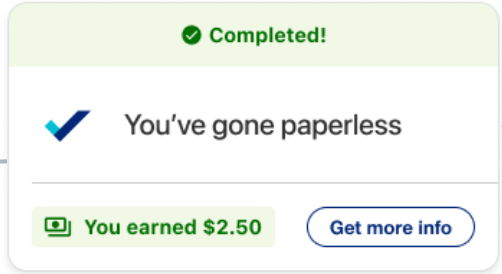


Get going

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Because Amy is so passionate about the environment, she decides to **go paperless** and gets $2.50.





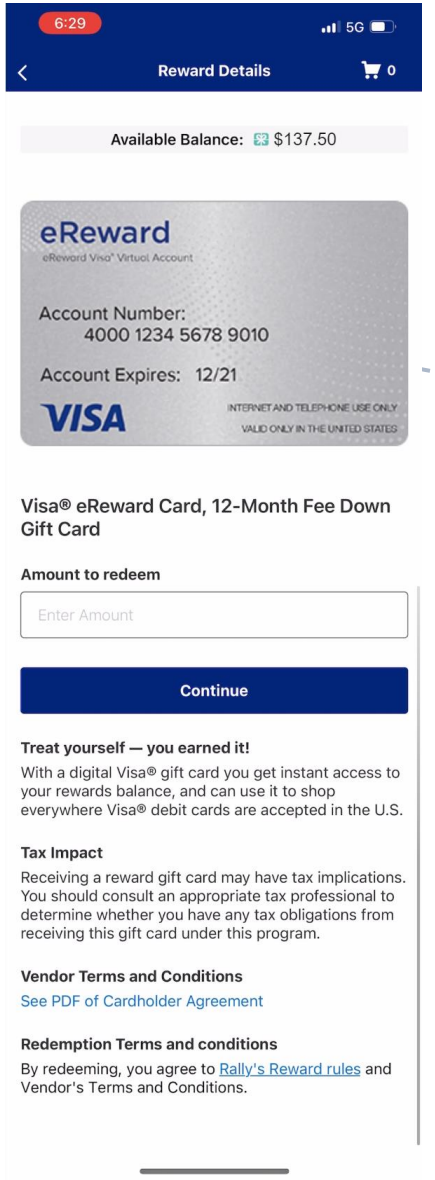
Get rewarded

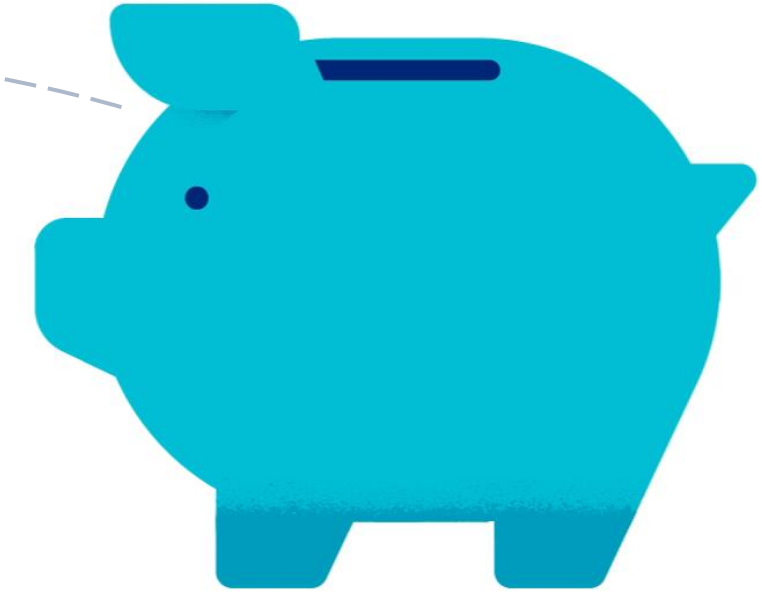
9

After 3 months, she's earned $137.50.

She was happy to earn money for getting a biometric screening and taking a health survey — and for doing things that are important to her, like taking a daily walk and going paperless.

1/1/2023 options include HSA deposit (Optum Bank) and prepaid digital Visa® gift card (digital)





UHC Rewards payout structure

Core
Embedded for FI

Action	Description	
Connect a tracker in the UnitedHealthcare app	Automatically track activities	**$25**
Daily fitness – goal 1	Track 15+ active minutes or 5K+ steps per day	$0.25
Daily fitness – goal 2	Track 30+ active minutes or 10K+ steps per day	$0.25
Sleep tracking	Track sleep for at least 14 days	$5
Complete health survey	Complete additional parts of the health survey	$15
Get a biometric screening	Complete annual bloodwork and measurements	$50
Go paperless	Switch to paperless communications	$2.50
	Maximum annual incentive	**$300**

UHC Rewards payout structure

Premium Embedded for FI

Action	Description	
Connect a tracker in the UnitedHealthcare app	Automatically track activities	**$65**
Daily fitness – goal 1	Track 15+ active minutes or 5K+ steps per day	$0.50
Daily fitness – goal 2	Track 30+ active minutes or 10K+ steps per day	$0.50
Sleep tracking	Track sleep for at least 14 days	$10
Complete health survey	Complete additional parts of the health survey	$25
Get a biometric screening	Complete annual bloodwork and measurements	$75
Go paperless	Switch to paperless communications	$5
	Maximum annual incentive	**$1,000**