



Benefits designed with care



Open Enrollment

**United
Healthcare**

Welcome to what care can do



Health plan coverage: It's a good thing to have. It can help protect you from high costs for care and services—whether those costs are planned or unexpected. Another thing it's good for? Keeping you on track through a network of connected care. Use this guide to help you choose a plan that, at the heart of it, works every day to take good care of you.

Choosing a plan — 4 good questions to ask

1 Is your provider in the network?

A network is a group of providers and facilities who've been contracted to deliver health care services, often at a discount. Getting care from within the network may help you save money. If there's a provider you see regularly and want to keep seeing, it's a good idea to first make sure they're in the plan's network.

To find out if your preferred providers are included:

- Go to uhc.com/providersearch > **Medical Directory** > **Employer and Individual Plans**
- Choose the health plan you're considering and add your location to view providers in the network

2 What are your health needs?

Thinking about the care you or your family may need in the plan year ahead can help you decide the level of coverage you may need. For example, you may want a plan that offers more coverage if you:

- Have major health care needs
- See doctors or specialists often
- Are anticipating a change, like a growing family or upcoming surgery

If you see the doctor occasionally for things like an annual checkup or minor illnesses, a health plan that offers less coverage may work well for you.

3 Are your medications covered?

If you take any medications, you can check a plan's Prescription Drug List (PDL) to see your costs and possible deductibles.

To check the list:

- Go to uhc.com > **Member Resources** > **Pharmacy Benefits**
- Select the appropriate PDL to see which medications are covered

4 How do you like to manage your costs?

Some people manage costs by keeping their monthly premium payments low. Others prefer paying higher monthly premiums because it tends to lower other costs, like copays or deductibles. Another good idea is to compare health plan deductible, coinsurance and out-of-pocket limit amounts. Knowing the differences can help you keep your costs in check—and know what to expect, too.



justplainclear.com

For thousands of health care terms defined simply and clearly, this is your site.

Common health care terms — good info to know

Coinsurance

The percentage of costs you pay for a covered health care service after your deductible is reached.

Copayment

Also called a copay, this is a fixed amount of money you may pay for certain covered health services, like a doctor's appointment.

Deductible

The amount you pay before your plan starts sharing costs for covered services.

Out-of-pocket limit

The most you could pay for covered services in a plan year.

Premium

A routine payment that's typically taken out of your paycheck and helps keep your plan active, so you can stay covered.

How health plans work — an example

Plan start



You pay 100%*

At the start of your plan year, you pay 100% of your covered health services until you meet your **deductible**, which is the amount you pay before your plan starts sharing costs.

Deductible reached

You pay 20%

Your plan pays 80%

Now, your health plan starts to share a percentage of the costs with you —this is your **coinsurance**.*

Out-of-pocket limit met

Your plan pays 100%



Here, your plan's got you covered at 100%. Your **out-of-pocket limit** is the most you could pay for covered services in a plan year —copays and coinsurance count toward this.

Along the way, you may also be required to pay a fixed amount—or **copay**—each time you see a provider.

*Your deductible and coinsurance may vary by plan or service. This example is for illustrative purposes only. Please refer to your official plan documents for coverage details.

Quick tips, good info — it's all here

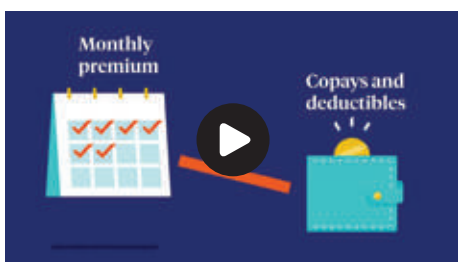
As you get ready to choose a plan for the year ahead, it's a good time to brush up on important info. Watch these short videos and you'll be well on your way to choosing the plan that best fits your needs.



Experience what care can do

Learn about our large network of providers and the programs and services included in the plans.

Watch video: **Why UnitedHealthcare (1:13)**



Get help choosing a plan

Use these 4 helpful tips as you explore your plan options and pick the one that's built to work better for you.

Watch video: **Choosing a health plan (2:35)**



See a plan in action

Take a closer look at how copays, deductibles and more work together throughout your plan year.

Watch video: **How a health plan works (1:30)**



With a PCP, there's a doctor in your corner

Your primary care provider (PCP) is your health guide—someone who can help connect you to the care you need and help you avoid cost surprises. Although your health plan option may not require you and each covered family member to select a PCP,* it can be a good idea to have one.

More good reasons to have a PCP



They know your health history and health goals



They provide routine care, such as annual checkups, which may help identify potential health issues earlier



They advise you when to see a specialist and provide referrals if needed**

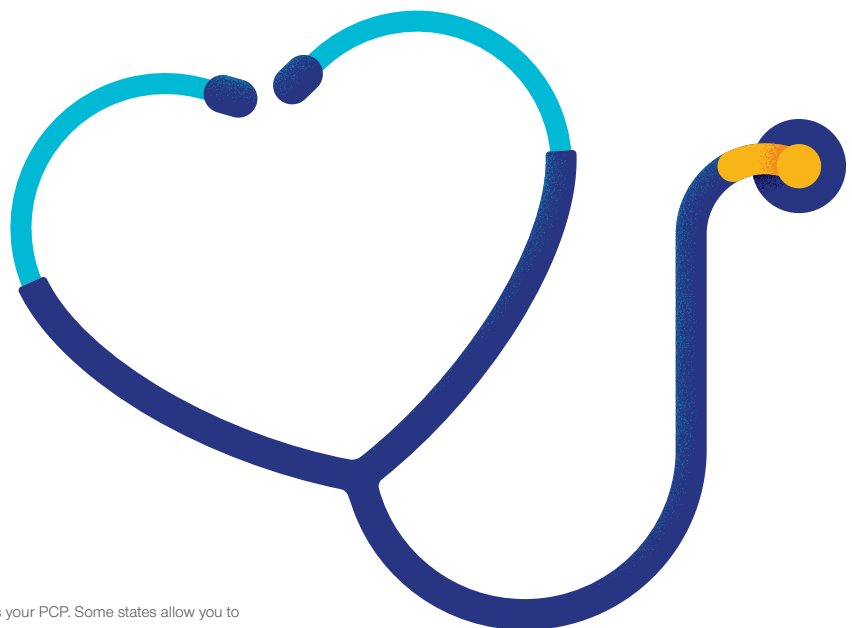
Look for the blue hearts



To help you find quality and cost-efficient doctors, the UnitedHealth Premium® program uses national, evidence-based, standardized measures to evaluate physicians in various specialties.

Keep up on preventive care

Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is covered by most of our plans at no additional cost when you see network providers. A preventive care visit may be a good time to help establish your relationship with your PCP and create a connection for future medical services.



* Some health plans may allow you to choose a facility rather than a doctor as your PCP. Some states allow you to choose a specialist, like an OB/GYN, as your PCP.

** Some health plans may require a referral prior to seeing another network physician or specialist.

For all things pharmacy, say hi to Optum Rx

Optum Rx® pharmacy services help make it easier for you to save on medications and keep track of them, too—whether you're online or on the go.

3 ways you may save on costs



Use home delivery

Order a 3-month supply through Optum Rx and you may pay less for medication, get standard shipping at no cost and save trips to the pharmacy.



Use network pharmacies

You can find out which pharmacies are in the network on myuhc.com® or the UnitedHealthcare® app—using them may cost you less out-of-pocket.



Use generic or lower tier drugs

Choosing medications from the lower tiers or generic drugs on the Prescription Drug List (PDL)—the list of medications that are commonly covered by your health plan option—may help you save money.

More ways to manage your meds

As a member, you'll be able to go to myuhc.com and use the UnitedHealthcare app to:

- Find and compare medication costs
- Locate a network pharmacy
- See if your medications have any requirements before filling them
- Search the PDL
- Manage your home delivery orders



It's so easy to connect to your plan

You'll get personalized digital tools that help you check in on your plan whenever you want—which makes it easier to stay on top of your benefit details.



myuhc.com

Your personalized member website

Built to help you manage your plan 24/7, **myuhc.com**® gives you access to all your plan info in one place, so you can:

- Find and estimate the cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors and pharmacies
- Order prescriptions

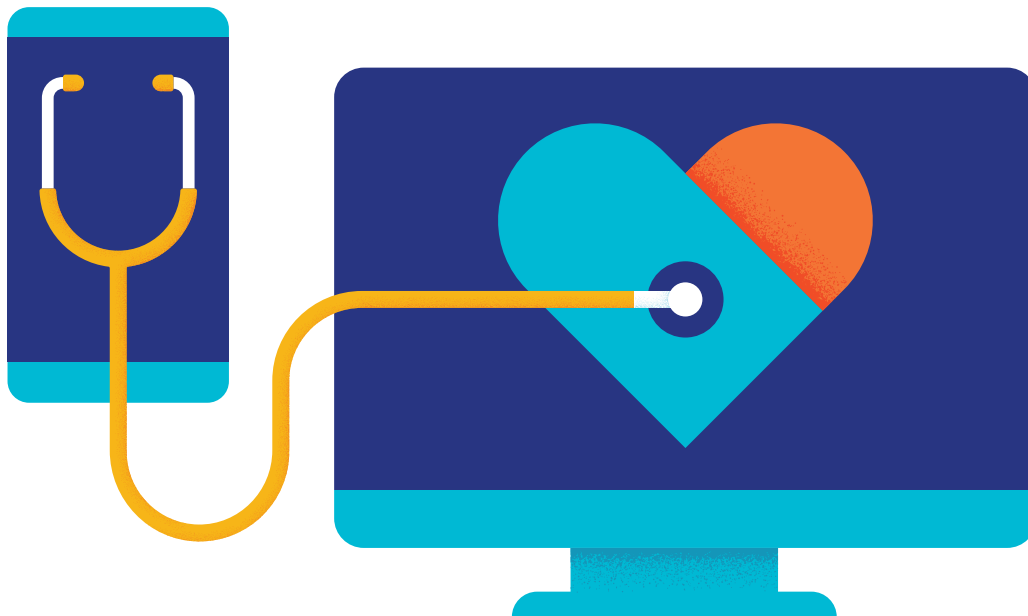


UnitedHealthcare app

Your app for on-the-go access

When your health plan's right at your fingertips, you can manage your benefits anytime, anywhere. Download the UnitedHealthcare® app to:

- Find nearby care options in your network
- See your claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7



Health and wellness benefits powered by care

Once your health plan becomes active, you can sign up for wellness programs and take advantage of health support services—all at no additional cost to you.



Rally

Healthier starts here

Have fun and get healthier with Rally®, a digital experience that's designed to help you achieve your health goals. Get personalized support, join missions and complete activities to earn Rally Coins that you can use for a chance to win rewards.



Real Appeal

Lose weight, feel great

Connect with a community of support with Real Appeal®, an online weight loss program designed to inspire healthier behaviors. It includes group coaching sessions, 24/7 access to videos, tools to track your progress and more.



24/7 Virtual Visits

Get care, virtually anywhere

With 24/7 Virtual Visits, you can connect to a care provider by phone or video* through myuhc.com or the UnitedHealthcare app. Providers can treat a wide range of nonemergency health conditions — from flu and pinkeye to migraines and more — and may even prescribe medication as needed.**

* Data rates may apply.

** Certain prescriptions may not be available, and other restrictions may apply.

Here's the fine print

We do not treat members differently because of sex, age, race, color, disability or national origin.

If you think you weren't treated fairly because of your sex, age, race, color, disability or national origin, you can send a complaint to the Civil Rights Coordinator:

Mail: UnitedHealthcare Civil Rights Grievance
P.O. Box 30608
Salt Lake City, UT 84130

Online: UHC_Civil_Rights@uhc.com

You must send the complaint within 60 days of when you found out about it. A decision will be sent to you within 30 days. If you disagree with the decision, you have 15 days to ask us to look at it again. If you need help with your complaint, please call the toll-free member phone number listed on your ID card.

You can also file a complaint with the U.S. Dept. of Health and Human Services:

Online: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free 1-800-368-1019, 1-800-537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services
200 Independence Avenue SW, Room 509F
HHH Building
Washington, DC 20201

We provide free services to help you communicate with us such as letters in other languages or large print. You can also ask for an interpreter. To ask for help, please call the toll-free member phone number listed on your health plan ID card.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call the toll-free phone number listed on your identification card.

ATENCIÓN: Si habla español (**Spanish**), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al número de teléfono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (**Vietnamese**), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi số điện thoại miễn phí ở mặt sau thẻ hội viên của quý vị.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다. 귀하의 신분증 카드에 기재된 무료 회원 전화번호로 문의하십시오.

PAALALA: Kung nagsasalita ka ng Tagalog (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Pakitawagan ang toll-free na numero ng telepono na nasa iyong identification card.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является русским (**Russian**). Позвоните по бесплатному номеру телефона, указанному на вашей идентификационной карте.

تويوغللا تدعاسملا تامدخ ناف، (**Arabic**) تويبرعلا تدحتت تنك اذا: هي بننت
ىلع جردملا يناعملا فتاهلا مقرب لاصتالا يجرى. لكل عحاتم تيناعملا
كعب تصاخلا فيرعتهلا قاطب

ATANSYON: Si w pale Kreyòl ayisyen (**Haitian Creole**), ou kapab benefisyè sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nimewo gratis ki sou kat idantifikasyon w.

ATTENTION : Si vous parlez français (**French**), des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le numéro de téléphone gratuit figurant sur votre carte d'identification.

UWAGA: Jeżeli mówisz po polsku (**Polish**), udostępniłmy darmowe usługi tłumacza. Prosimy zadzwonić pod bezpłatny numer telefonu podany na karcie identyfikacyjnej.

ATENÇÃO: Se você fala português (**Portuguese**), contate o serviço de assistência de idiomas gratuito. Ligue gratuitamente para o número encontrado no seu cartão de identificação.

ACHTUNG: Falls Sie Deutsch (**German**) sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Bitte rufen Sie die gebührenfreie Rufnummer auf der Rückseite Ihres Mitgliedsausweises an.

توجه: اگر زبان شما فارسی (**Farsi**) است، خدمات امداد زبانی به طور رایگان در اختیار شما می باشد. لطفا با شماره تلفن رایگانی که روی کارت شناسایی شما قید شده تماس بگیرید.

ध्यान दें: यदि आप हिंदी (**Hindi**) बोलते हैं, आपको भाषा सहायता सेवाएं, नःशुल्क उपलब्ध हैं। कृपया अपने पहचान पत्र पर सूचीबद्ध टोल-फ्री फोन नंबर पर कॉल करें।

DÍÍ BAA'ÁKONÍNÍZIN: Diné (**Navajo**) bizaad bee yáníliti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shqódi ninaaltsoos nit'izi bee nééhozinígíí bine'déé' t'áá jíík'ehgo béésh bee hane'í biká'ígíí bee hodíilnih.

UnitedHealthcare Level Funded: Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

Optum Rx® is an affiliate of United HealthCare Insurance Company.

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.

Members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android®. Android is a registered trademark of Google LLC. iPhone is a registered trademark of Apple, Inc.

Apple, App Store and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are registered trademarks of Google Inc.

Rally® Health provides health and well-being information and support as part of your health plan. It does not provide medical advice or other health services, and is not a substitute for your doctor's care. If you have specific health care needs, consult an appropriate health care professional. Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with the law and will only be used to provide health and wellness recommendations or conduct other plan activities.

Real Appeal is a voluntary weight loss program that is offered to eligible participants as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



Virtual care is available by app, web or phone



What is HealthiestYou?

HealthiestYou is a virtual health service that offers convenient, confidential access to U.S. board-certified physicians 24/7, anytime, anywhere. By scheduling a phone or video visit with one of our U.S. board-certified and licensed medical doctors, you can be diagnosed, treated and prescribed medication, if necessary, for conditions like the flu, sinus infections, rashes and more. With HealthiestYou, you can also price prescriptions in your area, search for providers, get an expert medical opinion on an existing condition and more.



How do I access HealthiestYou?

Download the HealthiestYou app, visit the website at member.healthiestyou.com or call **1-866-703-1259** to set up your account. Once your account is set up, you can access all of your HealthiestYou services through the HealthiestYou app or website. You can also request a visit with a doctor by calling the number above.

Your Virtual Care Services include general medical, dermatology, mental health, back and neck care.



What is Expert Medical Services?

In addition to the virtual care services that HealthiestYou provides, you also have access to Expert Medical Services through HealthiestYou. If you're dealing with a difficult diagnosis or questioning a treatment plan or upcoming surgery, you can have your medical case reviewed **at no cost to you** by a leading expert who specializes in your condition and get a second opinion on conditions like cancer, orthopedic problems, digestive system issues, chronic illnesses and more. Access these services through the HealthiestYou app or by calling **1-866-904-0910**.



HealthiestYou is not health insurance. HealthiestYou is designed to complement, and not replace, the care you receive from your primary care physician. HealthiestYou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. HealthiestYou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. HealthiestYou does not guarantee that a prescription will be written. Services may vary by state. HealthiestYou by Teladoc® and UnitedHealthcare are not affiliated and each entity is responsible for its own contractual and financial obligations.

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Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

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HealthiestYou is your Virtual Healthcare benefit that comes embedded within your United Healthcare insurance policy. Please read below to find out more information on the services and move forward with creating your HealthiestYou account now.



Simplify your life.

Access doctors and therapists by phone, video, or app.

Benefit #1 HealthiestYou: Also known as your "Telemedicine" benefit. HealthiestYou provides you access to doctors, therapists, dermatologists, health coaches and medical experts by web, phone, video or app from wherever you are. This benefit helps you avoid unnecessary in person doctor visits for the smaller, non-life threatening illnesses and helps you save plenty of time and money.

All 4 options listed below are accessible in all 50 states and available to all family living in your household, even those not taking medical coverage with UHC.

1. **General Medical:** Talk to a doctor by phone or video at any time, from wherever you are. Our doctors can diagnose, treat and prescribe medication when necessary for common conditions.
2. **Dermatologist:** Upload images of skin issue through the HealthiestYou app via message center for a confidential online review from a licensed dermatologist for skin conditions (acne, eczema, shingles, psoriasis, etc)
3. **Mental Health:** Connect with a psychiatrist/ therapist by phone or video about anything from daily life to traumatic events. **(for 18+ only)**
4. **Back/ Neck Care:** Gives you access to convenient Back and Neck care services. Follow quick, guided exercise videos, personalized for your back issue. Whether your back or neck is strained, you were injured at work or got hurt while playing with your kids, our certified coaches can help.

How To Use HealthiestYou

1. **App:** 'HealthiestYou' available on iPhone/ Android/ tablet *(can request all 4 types of visits)*
2. **Website:** member.healthiestyou.com *(can request all 4 types of visits)*
3. **Hotline #:** (866) 703-1259 x1 (English) x2 (Spanish) *(can **only** request general medical visit)*

Benefit #2 Expert Medical Services: 7 different services available for more complicated medical situations. All 7 services are available ONLY to those taking medical coverage with UHC (not additional family members in the household).

To use, simply dial **866-904-0910** available Monday- Friday 8am-9pm EST. You can also find EMS information on your HealthiestYou App.

1. **Expert Medical Opinion-** Receive a 2nd opinion from a top medical expert if diagnosed with a critical illness, have an upcoming surgery, suffer from a complex medical condition, etc.
2. **Find a Best Doctor-** If you need a new physician or specialist to see in person, we can provide a top list of in network doctors.
3. **Behavioral Health Navigator-** Provides guidance and navigation for members with a mental health condition seeking an expert opinion on current diagnosis and treatment.
4. **Treatment Decision Support-** If you're having trouble deciphering between multiple treatment options, we can help you make the right decision.
5. **Ask the Expert-** For members with more complex condition specific questions, expert physicians are available for consult.
6. **Medical Records eSummary-** We collect & organize a member's medical records into one secure file and delivers them with a personalized health summary.
7. **Critical Case Support-** Draws on the expertise of leading critical care experts for acute medical events resulting in admittance to the trauma unit, ICU or NICU.

Feel free to either register on the HealthiestYou app or member.healthiestyou.com.

Let OptumRx home delivery bring your medications to you

With OptumRx® home delivery, you can get a 3-month supply of your long-term medications. Plus, they are mailed to you with free standard shipping.

Want more reasons?



Skip the trips

Your medications can be delivered to your door. You don't even have to leave home or wait in the pharmacy line.



Save some money

You may pay less than what you do at in-store pharmacies. And, standard shipping is free.



Stay on track

With a 3-month supply, you may be less likely to miss a dose. You can even sign up for automatic refills.



Be in control

Use the website or app to easily track orders, request refills, price medications and set up alerts.



Get the lowest price

Home delivery members save \$10-12* on average when they use the drug pricing tool and fill with home delivery.

Use the app or go online to see what you can save.

*2020 OptumRx drug pricing tool cost analysis.

We're here when you need us

Our pharmacists and customer support team are ready 24/7.

Ready for home delivery? Here are the ways to sign up.

- myuhc.com®
- Or, ask your doctor to send an electronic prescription to OptumRx.
- Or, call the number on your member ID card.

Frequently asked questions

Is OptumRx home delivery pharmacy in my plan's network?

Yes, it's part of your plan's pharmacy network.

Once I've enrolled in home delivery, how long will it take to get my medication(s)?

Medications should arrive 2-5 days after the pharmacy receives completed new and refill orders.

Am I able to track my home delivery orders?

Yes. You can track your home delivery orders from your online account or with the app.

What is a long-term medication?

Long-term medications are those you take on a regular basis. They may also be called "maintenance medications." These may be taken for high blood pressure, cholesterol and depression.

Can I use home delivery for any medication?

No. Not all prescriptions may be filled through home delivery. For example, OptumRx home delivery cannot fill prescriptions for certain pain medications like opioids. You can find out which of your prescriptions can be filled through home delivery by going online or using the app. Or, you can call customer service using the number on your member ID card.

What is ePrescribe?

It's a way for your provider to send electronic prescriptions to OptumRx. It is much faster than paper and faxing prescriptions. Be sure to ask your doctor to ePrescribe when possible. Prescriptions for controlled substances, such as opioids, can only be ordered by ePrescribe. Some exceptions apply.

Can I set up medication reminders?

Yes. Use your online account to set up email, phone or text alerts for when it's time to refill or take your medication.

How does the automatic refill program work?

Go online or use the app to enroll eligible medications.

Then, OptumRx home delivery will send your refills when it's time. They will notify you before they ship and they'll use your approved payment method on file. It's that easy.

Don't wait.

Sign up for home delivery today. Log in to myuhc.com.

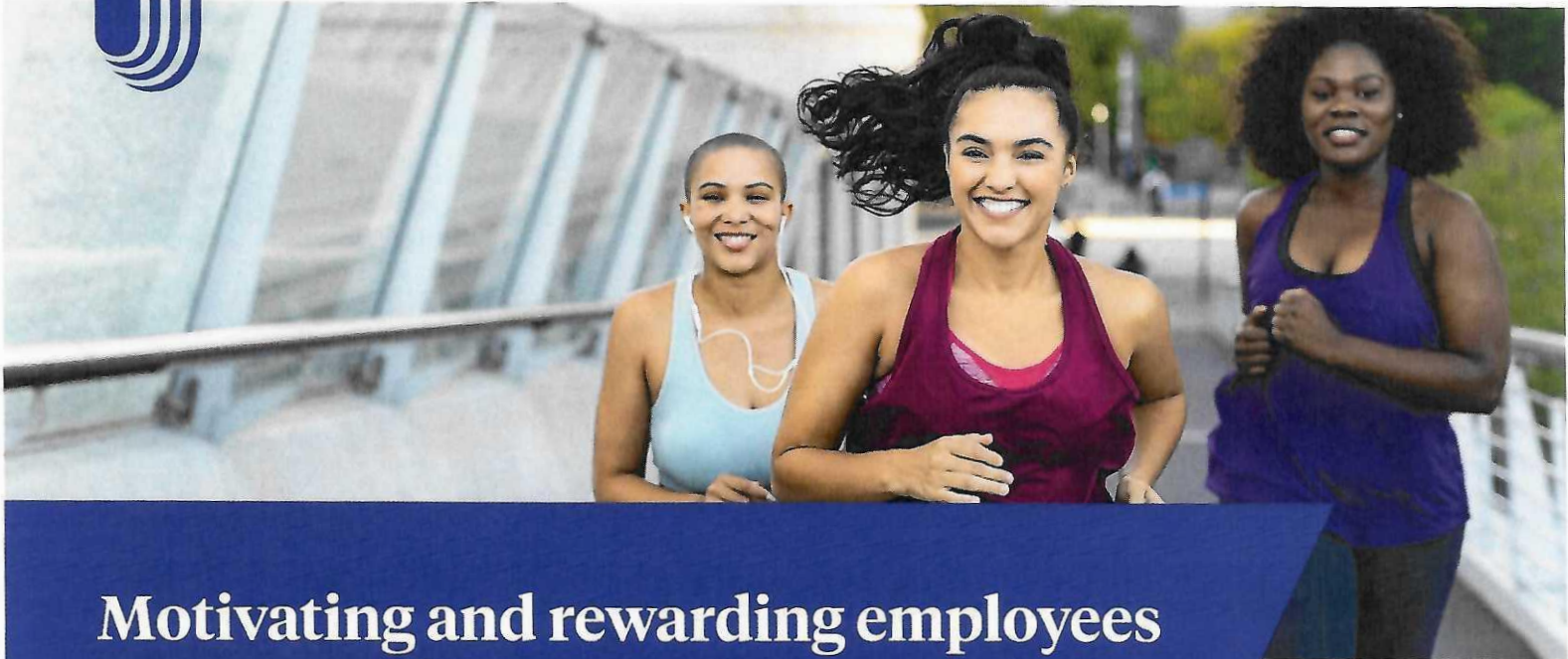
Confused about health care terms? Visit justplainclear.com.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by All Savers Insurance Company (except CA, MA, MN, NJ and NY), UnitedHealthcare Insurance Company in MA and MN, UnitedHealthcare Life Insurance Company in NJ, UnitedHealthcare Insurance Company of New York in NY, and All Savers Life Insurance Company of California in CA.

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Motivating and rewarding employees to meet daily program goals

Each year in the U.S., more than **\$530 billion** is spent on illness-related lost productivity.¹ Employers are continually searching for ways to engage their employees while adding value to their medical plan offerings. And employees also want value in their benefits: **56%** said that liking their health coverage was a key factor in staying at their job.²

An innovative program that leverages the popularity of wearables

UnitedHealthcare Motion® provides multiple ways to help encourage and reward employees and their spouses for meeting program goals by:

- Engaging employees across various fitness levels
- Offering flexibility in usability and the ability to change reward options quarterly
- Encouraging long-term lifestyle behavior through daily program goals

Employees can complete trackable activities through an app, wearable device or smartphone.

A personal and inclusive experience

Motion is designed to encourage long-term lifestyle behavior by renewing participants' reward opportunities every 24 hours, creating daily program interaction. It may also help engage a broader range of employees, with tailored goals to support various fitness levels, expanded activities to choose from and seamless syncing of device data.

Up to **\$1,460***
in rewards per year

Employees and their eligible spouses may choose to earn their rewards as a:


- Health savings account (HSA) contribution
- Health reimbursement account (HRA) contribution
- Prepaid card**

Participants may change their reward type anytime during the program year.

United
Healthcare

How employees earn rewards

Motion's daily incentives are broken into **FIT** goals, which stand for **F**requency, **I**ntensity and **T**enacity. There is also a daily participation goal for those not ready for the more advanced FIT goals. Participants earn rewards by syncing their device and meeting daily program goals by walking or performing other eligible activities.

	HSA or prepaid card	HRA	HSA, HRA or prepaid card
F Frequency 300 steps in 5 minutes; 6 times a day, at least 1 hour apart	\$1.00	\$1.50	 Participation Employees earn \$0.25 each day they achieve 2,500+ steps with no FIT rewards—that's \$91 per year
I Intensity 3,000 steps in 30 minutes, or 30 minutes performing other eligible activities	\$1.00	\$1.25	
T Tenacity 10,000+ total daily steps	\$1.00	\$1.25	
	\$3/day \$1,095/year	\$4/day \$1,460/year	\$0.25/day \$91/year

Results

45%–65%
employee participation³

60%
of participants are still active after 6 months³

90%
of Motion employer groups continue to offer it to their employees⁴

Steps for employees to achieve daily program goals

Employees register for Motion at unitedhealthcaremotion.com. They can either use their own Motion-compatible device or choose one from the website. Once they sync their device, employees can start tracking their data daily to meet FIT and participation goals. Their rewards accumulate in their Motion account and will be deposited quarterly into their chosen reward option (HSA, HRA or prepaid card).

Learn more

Contact your UnitedHealthcare representative

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* Employees with an HRA may earn up to \$1,460 per calendar year if they meet their daily FIT goals and do not exceed federal maximum incentive guidelines.

** Receiving a reward card may have tax implications. You should consult an appropriate tax professional to determine whether you have any tax obligations from receiving this card under the program.

¹ Integrated Benefits Institute. Press release: Poor health costs U.S. employers \$530 billion and 1.4 billion work days of absence and impaired performance. ibiweb.org/poor-health-costs-us-employers-530-billion-and-1-4-billion-work-days-of-absence-and-impaired-performance/. Nov. 15, 2018. Accessed January 2021.

² SHRM. Employees are more likely to stay if they like their health plan. shrm.org/resourcesandtools/hr-topics/benefits/pages/health-benefits-foster-retention.aspx?_ga=2.54791979.1069849962.1606755168-1390511070.1606755168. Feb. 14, 2018. Accessed January 2021.

³ Internal analysis of registered Motion members in UnitedHealthcare book of business, 2020.

⁴ UnitedHealthcare Motion group persistency rate report, Solaris, October 2020.

UnitedHealthcare Motion is a voluntary program. The information provided 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 and/or certain credits and/or purchasing an activity tracker with earnings may have tax implications. You should consult 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 a 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 1-855-256-8669 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.

Motion is not available in all states. SB 51+ and KA not available in NM and CT. Small (2–50) Group not available in WA, ID, MT, UT, NM, NE, KS, MO, IL, MI, CT, NJ, DE, HI.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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Your Apple Watch®: Pay it off by walking it off.

As you participate in the UnitedHealthcare Motion® program and meet your daily walking goals, our Walk-It-Off payment option¹ puts your earned rewards toward the cost of your Apple Watch.

Getting started is easy:

- 1 Download the Motion app.
- 2 Start walking.
- 3 Pay off your watch.

Track your activity. Pay down your balance. Hit your stride.
Just a few reasons why Walk-It-Off can be a step in the right direction.

For more information on Motion, visit unitedhealthcaremotion.com.



For information and assistance, please call:
1-855-256-8669 (TTY 711) or email
unitedhealthcaremotion@uhc.com.



Apple Watch is a registered trademark of Apple, Inc. The FIT logo is a trademark of Qualcomm Life, Inc. and is used with permission.

¹Terms and conditions apply. The Walk-It-Off payment option currently applies to the Apple Watch only. You cannot have any existing outstanding tracking device balances with Motion. You can only purchase one Apple Watch, under the Walk-It-Off payment option, at a time. Your total price = device price + administrative fee + taxes and shipping and handling. As you achieve your daily Frequency, Intensity, Tenacity (FIT) goals, your accrued monthly rewards will be applied toward the outstanding balance for your Apple Watch. The initial payment due at checkout will include administrative fee, taxes and shipping and handling. Any outstanding balance after 6.5 months will be billed to your stored credit card on file. Your credit card information is stored to facilitate automated billing. You can make changes to or update your credit card information at any time by visiting your profile page at UnitedHealthcareMotion.com. At that time, the Walk-It-Off option will be complete. At the 90-day mark, you must meet a weekly average of 3 FIT goal completions (any FIT goal combination); otherwise the outstanding device balance will be applied to the stored credit card on file. At that time, the Walk-It-Off option will be complete. Device returns can only be made within 14 days from the purchase date. Specific return criteria applies. If your Apple Watch is deemed to be defective, please contact Motion Member Services for additional details 1-855-256-8669. Device balances left unpaid will be secured from future FIT earnings until balances are paid in full.

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When life feels challenging, get caring and confidential help

Your Employee Assistance Program (EAP) offers access to personalized support, resources and no-cost referrals. It's confidential one-on-one help from a master's-level specialist.

No-cost, 24/7 access to support in the moments that matter

EAP helps you and your family with a range of issues, including:

- Identifying resources for managing stress, anxiety and depression
- Offering specialized help in improving relationships at home or work
- Providing guidance on legal and financial concerns
- Finding ways to help you cope with occupational stress and burnout
- Connecting you with care for addressing substance use issues

**Call EAP at
1-888-887-4114**

- 3 free counseling sessions per incident, per year
- Confidential and private; services will not be shared with your employer



**Scan for
more info**

Use your phone's camera to scan this code and learn more.

The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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