

2024

UCard

The card that opens doors for members where it matters



The **UnitedHealthcare UCard®** is the member ID card and so much more for nearly all UnitedHealthcare Individual Medicare Advantage members in 2024.

- UCard combines plan benefits and reward programs into a simpler, integrated experience with access to more than what members get with a traditional ID card.
- **In-scope:** In 2024, UCard will be available nationally to nearly all UnitedHealthcare Individual MA plans (including Non-SNP, D-SNP, C-SNP, I-SNP and Peoples Health).
- **Out-of-Scope:** Group Retiree, PDP Standalone, Medicare Supplement, MASCO, Medicaid only, and MMP. These plans will receive standard “Legacy” member ID cards in 2024.

One Card to Deliver Simplified Health Care Experiences



What benefits and programs does UCard support?

While the UCard 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 UCard and highlighting these key features (benefits and programs for UCard vary by plan):

Benefits

- **Member ID Card:** Serves as the member ID for medical, pharmacy, dental, and vision care.
- **OTC (Non-SNP) and OTC + Healthy Food (C-SNP):** Members can use their UCard to shop in-store or online for OTC products or OTC products + Healthy Food, depending on their plan’s structure.
- **OTC, Healthy Food, and Utilities (D-SNP):** Members will have the option to pay utility bills using the monthly credit on their UCard (approved utilities include electricity, home heat, home internet, and water/sewer/sanitation charges).
- **Renew Active® :** Members can simply show their UCard 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. Renew Active codes will be needed for online/virtual classes.

Programs

- **Rewards:** Members may have opportunities to get a jump start on earning rewards before and during the 2024 plan year by completing certain activities. Earned rewards can be spent by using their UCard to purchase gifts, clothing, groceries, and more in any network store and online. Rewards purchase restrictions apply. Reward offerings may vary by plan and are not available in all plans. Reward Program Terms of Service apply.

Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply. Reward offerings may vary by plan and are not available in all plans. Reward program terms of service apply.

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How it works and what to expect



UCard front



UCard back



How does the card work?

- UCard technology holds the individual benefit credits (OTC / Food / Utilities) and earned rewards (Rewards and HouseCalls). Benefit credits and earned rewards will accumulate separately but can be combined for eligible purchases.
- The barcode on the back of the card can be scanned at any of the thousands of retail locations in the S3 network 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 balance for payment.

Functions as a Member ID Card:



Check in at a provider or pharmacy



First-time visit to the gym

Functions as a payment card for benefits & programs:



Shop for:
OTC Products
Healthy Food



Pay for Utility Bills:
Including: electricity, home heat, home internet,
and water/sewer/sanitation



Spend Earned Rewards:
Rewards & HouseCalls Rewards



What can members expect?

- The UCard ships once the enrollment application is approved and arrives prior to their plan effective date. Members can activate the UCard in multiple ways through the UnitedHealthcare app by scanning the QR code* with a smartphone or tablet, online (activate.uhc.com) or calling **1-866-757-1864** and enter the last four digits of the 17-digit number under the barcode on the back of the UCard. 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.
- 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.*
- 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.*
- Earned rewards will be loaded within seven days after reporting completion, but usually sooner! Rewards do not expire.
- 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.
- Members can access a transaction history page with filter options making it simple for members to view their UCard deposit or payment history.

* Some C&S D-SNP members will not have this mobile option.



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Where and how to shop



Where can members shop with UCard?

UCard can be used in the S3 retail network made up of thousands of 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). Planned additions coming in 2024 include Sam's Club, Save A Lot, and Meijer. Dollar General stores are expected to be part of the S3 network in 2024. Other planned additions include expanding home delivery network that will include Uber Eats and Instacart



What can members purchase with UCard?

Each UCard balance has separate rules on the allowable items based on the plan's structure. Members can look up eligible items on the UCard Hub or use the in-store product scanner available on the UnitedHealthcare app to see eligible items.

Benefit credit:

OTC: Credits can be used toward thousands of CMS-approved over-the-counter items like vitamins, toothpaste, cough drops, 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, seafood, water, and more.

Utilities: Credits can be used toward electricity, home heat, water/sewer/sanitation 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, alcohol, tobacco, firearms or ammunition. Please see program terms for restrictions. [Program Terms](#)



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Member Portal – Pre-Effective Tracker



Once members create an account on their member site, they will have access to their enrollment application status and other moments that matter as a way to stay updated with actionable tasks.

Earn Rewards. Encourages members in eligible plans to get a jump start on earning rewards to by learning more about their UCard (Meet your 2024 UCard).

UCard Delivery Status. Provides transparency to members by informing them of the next steps in their onboarding processing, including receiving their UCard in the mail.



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Additional resources



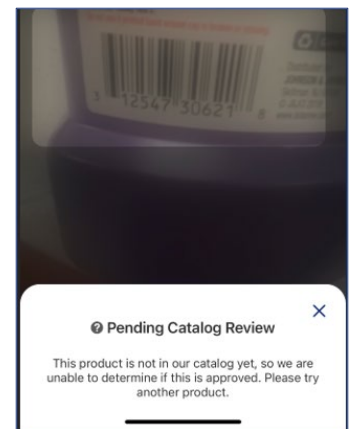
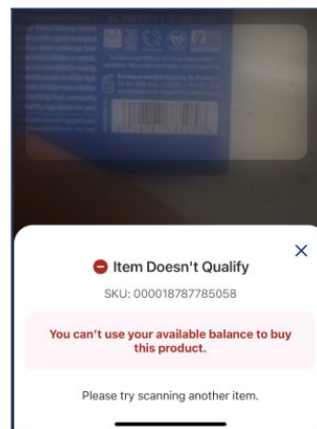
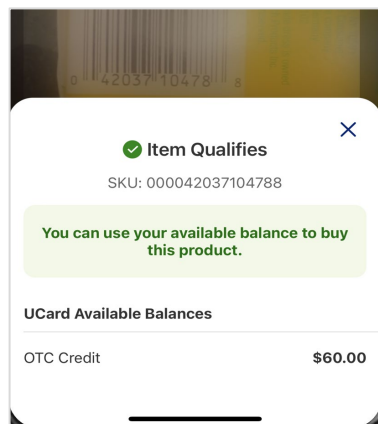
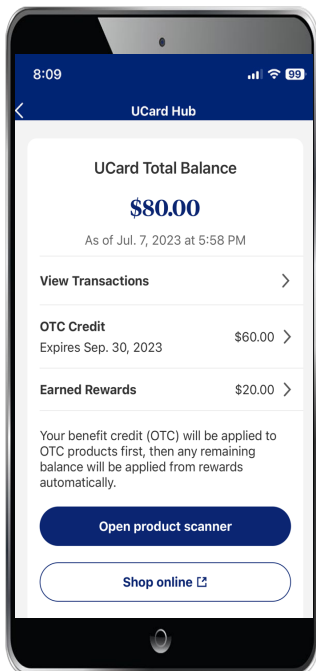
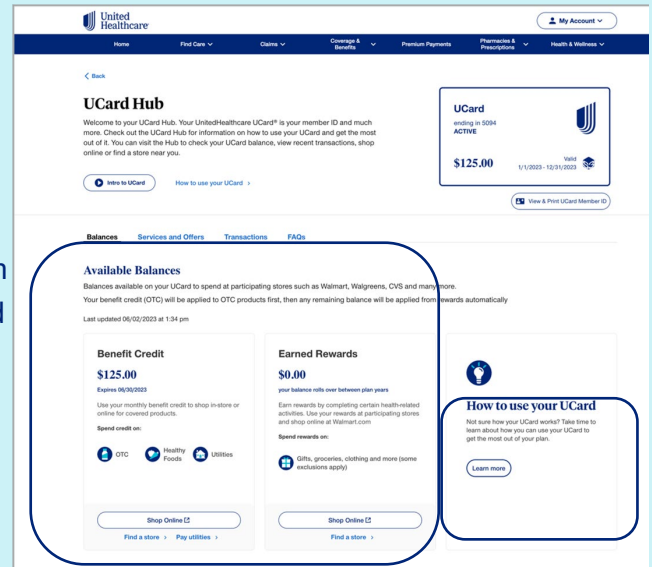
UCard Hub:

UnitedHealthcare Mobile app

- Check balances.
- Find information on how and where to use UCard.
- Scan or manually enter items in-store to find out if an item can be purchased using UCard balances. Scanner will show if an item can be purchased and, if it qualifies, what balance can be used toward it (OTC or Rewards).
- Scan their UCard mobile barcode at check out when shopping in-store.

UCard Hub: Member Portal

- Check balances.
- Access the rewards program
- Find information on how and where to use UCard.



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. Member or consumer facing materials can be found within UHC Agent Toolkit (available for download or order).





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Frequently Asked Questions



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 for covered items, then any earned rewards will be automatically applied. The member is responsible for any remaining balance due when shopping in-store.

If the member does not want to use their rewards, they will want to make sure their purchase costs less than the available benefit credit balance or separate any non-covered items into a separate transaction. The member can then pay out of pocket for any remaining products.

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 their member site. Look for the sign in the window or ask a sales associate.

When making purchases, make sure:

- The products are approved if using an OTC credit. Use the UnitedHealthcare app to leverage the product scanner and confirm eligible items.
- 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.
- Ask if the store allows you to use your UCard in self-checkout.

How can members view their balances?

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

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

Members with a 2023 UCard can use their UCard until the start of the 2024 plan year. Rewards earned on the 2023 UCard will automatically be transferred to the new 2024 UCard at the start of the next plan year. Members with any other type of reward card from prior years will NOT have their balances transferred to their new UCard.

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?

No, rewards do not expire.

New in 2024 members will no longer have services fees applied to UCard rewards earnings! Members can continue to grow their balance for a larger purchase. Rewards are earned by completing a reward-eligible activity like watching the Meet your 2024 UCard video or completing an at home visit. Rewards are not available in all plans and vary by plan.





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Frequently Asked Questions (Continued)



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

New in 2024 OTC catalogs are going digital, and members will not receive a full product catalog in the mail. If a member expresses concerns about not receiving a catalog in the mail, they can request one from Customer Service. Members can visit the UCard Hub on the member site to access the full list of products. The Over-the-Counter Benefits Tracker will tally how much credit a member has available to spend and will show the remaining balance as items are added to the online cart. Members will get free shipping when spending \$35+. If a member is eligible for healthy food, the option to shop for groceries, like fresh food, meal kits, and produce boxes, will also be visible with examples of covered products they can buy with their UCard. The list is also available on the UCard Hub (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 UnitedHealthcare 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. However, many of these products can be purchased using rewards.

Earned rewards 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.

For the best and simplest experience, try looking up an item's UPC using the product scanner found within the UnitedHealthcare app to see if an item is eligible. The product scanner will display if and what balances can be applied.

