



Comparing UHC Rewards program details by funding type

UnitedHealthcare Rewards empowers employees to earn dollars by reaching program goals and completing one-time reward activities. Certain program details vary by line of business—and others may be tailored based on your employer clients’ needs. As you use this chart to compare UHC Rewards by funding type, please keep in mind that the information is subject to change as new features are launched.

	Small Business Fully Insured	Key Accounts Fully Insured	Key Accounts Self-funded	Level Funded
Group size	2–50 (ACA groups) 2–99 (NY, CA and CO)	51–100+	100+	2–50 (Small Business) 51–300 (Key Accounts)
Out of scope				
Markets	HI, PR, VT	HI, PR, VT	None	DC, HI, VT, PR
Entities	UMR, Surest, All Savers, Same all access	UMR, Surest	Surest	Surest
Embedded or buy-up				
Embedded: Included as a health plan benefit at no additional cost to the employer	✓	✓		✓
Maximum earnings per participant, per plan year	\$300, \$1,000	\$300		\$1,000 in most states and \$300 in DE, KS, MO, NJ, PA, WI and non-MMAC-WI groups
Buy-up: Available as a health plan benefit at an additional cost to the employer		✓	✓	
Maximum earnings per participant, per plan year		\$1,000	\$300, \$1,000 or custom amount	
Eligibility				
Employee and covered spouse/domestic partner	✓	✓	✓	✓
Employee only			✓	

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	Small Business Fully Insured	Key Accounts Fully Insured	Key Accounts Self-funded	Level Funded
Redemption options			Self-funded clients can configure these options	
Digital Visa® gift card	✓	✓	✓	✓ Cannabis industry only
Optum Bank® health savings account (HSA) (if eligible)	✓	✓	✓	✓ Note: If a client offers a third-party HSA bank, an Optum Bank HSA can be set up for a member to redeem
	Note: Third-party HSA banks are not available at this time			
Health reimbursement account (HRA) (if eligible)	✓	✓	✓	
UnitedHealthcare Benefit Services (UHCBS) health incentive account (HIA) (if eligible)				✓
Buy a tracker, Earn It Off	✓	✓	✓	
One Pass Select™	✓	✓	✓	
Reward activities			Self-funded clients can configure some of these options	
Connect a tracker	✓	✓	✓	✓
Complete daily fitness goals 1 and 2, complete fitness challenge	✓	✓	✓	✓
Track sleep and complete sleep challenge	✓	✓	✓	✓
Complete health survey	✓	✓	✓	✓
Go paperless	✓	✓	✓	✓
Get an annual checkup	✓	✓	✓	✓
Get a flu shot	✓	✓	✓	✓
Complete a 24/7 Virtual Visit	✓	✓	✓	
Get a biometric screening	✓	✓	✓	✓
	Note: Let's Get Checked on-sites are not included	Note: Let's Get Checked on-sites are included	Note: Let's Get Checked is available as a buy-up	Note: On-sites not included

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UnitedHealthcare Rewards is a voluntary program. The information provided under this program 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, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with 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 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 1-866-230-2505 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. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico), it features a subscription-based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription-based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program 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 before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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.

The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account. Health reimbursement accounts (HRAs) are administered by OptumHealth Financial Services, Inc. and are subject to eligibility and plan restrictions. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions.

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