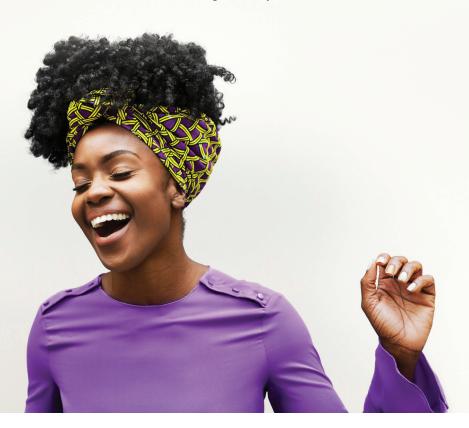


A wellness program built to inspire healthier habits





Welcome to UnitedHealthcare Rewards, where healthy choices may result in healthy savings.

It all starts with a few small steps

Participants track daily activities designed to help them move more and take healthy actions, with the potential of getting rewarded up to \$1,000—depending on their plan.

What makes Rewards different?

Combining the best practices from our existing health and wellness incentive programs, Rewards goes a step further by:

- Offering a registration incentive for completing onboarding questions and pairing a device
- Adding wellness activities built for better sleep, regular exercise and taking other rewardable actions
- Integrating the UnitedHealthcare digital experience with the UnitedHealthcare®
 app, making it available at participants' fingertips

Getting rewards

With daily participation, there's a potential to earn up to:

- \$300* with Rewards Core, including a \$25 registration incentive
- \$1,000* with Rewards Premium, including a \$65 registration incentive

Redeeming rewards

Earnings can be deposited directly into health savings accounts or used toward:

- A Visa® gift card¹
- Electronic devices and more



Designed to be a win-win



For employers:

Active participation

The program includes resources such as a flier and video to help get your employees engaged—and reporting to track their participation.



For participants:

Satisfaction

The digital health platform was designed for ease—activities are synced to the participant's device to make tracking simpler. Earning starts upon signing up and participants have the potential to get rewarded up to \$1,000.



For both:

Better health

Rewards encourages wellness and promotes better overall health, which may result in lower medical costs for everyone.



is the average length of time for a new behavior to become automatic²

Ready to go? Contact your UnitedHealthcare representative



¹ Receiving a gift card may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations under this program, as applicable.

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 in eight 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 1-855-256-869 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.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

² Healthline. How long does it take for a new behavior to become automatic? healthline.com/health/how-long-does-it-take-to-form-a-habit#base-figure. Accessed Dec. 14, 2020. Visa is a registered trademark of Visa International Service Association.