



Live your life,  
Enjoy your life



Health Incentive  
Account (HIA) Member  
Portal Guide

United  
Healthcare

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## Table Of Contents

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<a href="#">Introduction</a>	3
<a href="#">Answers to Frequently Questions</a>	4
<a href="#">Creating a Username and Password</a>	5
<a href="#">Home</a>	7
<a href="#">Accounts</a>	8
<a href="#">Account Summary</a>	9
<a href="#">Account Activity</a>	10
<a href="#">Expenses</a>	11
<a href="#">Claims</a>	13
<a href="#">Payments</a>	14
<a href="#">Profile Summary</a>	15
<a href="#">Update Profile</a>	16
<a href="#">Banking</a>	17
<a href="#">Payment Method</a>	19
<a href="#">Change Password</a>	20
<a href="#">Change Username</a>	21
<a href="#">Change Security Questions</a>	22
<a href="#">Tools &amp; Support Message</a>	23
<a href="#">Message Center</a>	24
<a href="#">Contact Us</a>	25



# Your guide to managing your Health Incentive Account

HIA only applies to non-HSA members. Please use this guide to manage your UnitedHealthcare Health Incentive Account through <https://member.uhcbs.com>.

We are furnishing this guide to provide you with information on how the member portal can be of service to you.

Once logged in you will be able to view the following on the member portal:

- View claim status
- Update your account profile such as notifications
- Add and update direct deposit information



Please monitor your HIA. It is important to ensure the expected medical claims are processed on your account.

If you find that a claim processed through your UnitedHealthcare medical insurance has not been applied to your HIA within 3 weeks, please submit the Explanation of Benefits (EOB) along with the completed Claim Form. That claim will be processed according to the eligibility rules of the HIA for possible reimbursement.

EOB's are available for you to view/print/save via your <https://myuhc.com> account.

The Claim Form is located at <https://member.uhcbs.com> under Tools & Support.

## Health Incentive Account

An HIA, or Health Incentive Account, is a reimbursement account where you can deposit the UHC Rewards you earn for completing certain reward activities. You can use the money in your HIA to help pay for out-of-pocket medical expenses — including copays, deductibles, coinsurance and prescription medications.

## Direct Deposit

Once activated, any reimbursements issued from your HIA will be automatically deposited into your personal checking or savings account.

Advantages of Direct Deposit:

- Funds are sent directly to your bank via secure ACH.
- Direct Deposit can be changed or cancelled at anytime.

## Timeframes

- Claims are received directly from the UnitedHealthcare medical insurance team.
- Claims for eligible expenses are typically submitted to the HIA within 7 business days of the claim being processed through your medical insurance coverage.
- Reimbursement of approved claims are processed daily.



If Direct Deposit is not set up, there is a minimum threshold of \$25.00 before a check is sent.



# Answers to Frequently Asked Questions

## How do I create an HIA?

After you've earned at least \$1 and you're ready to redeem your earnings for the first time, you can create your HIA.

### To do that:

1. Open the UnitedHealthcare® app and select UHC Rewards.
2. Select Redeem Rewards.
3. Select Health Incentive Account.
4. Enter the dollar amount you'd like to redeem.
5. Select Redeem Rewards.

Note: It may take up to 5 business days before your account is ready and your initial deposit is available. Please allow 3 business days for any future deposits to appear in your account balance.

### When your account is ready, you can:

1. Go to [member.uhcbs.com](https://member.uhcbs.com).
2. Create your login credentials.
3. Sign in to view your HIA balance and transactions.

## How do I access my balance redeemed rewards?

Sign in anytime at [member.uhcbs.com](https://member.uhcbs.com) to view your HIA balance and transactions.

When an eligible claim is processed, you will be reimbursed with a check unless you choose to select a payment method. You can choose Direct Deposit via your UHCBS online account, or you can have a check mailed. Your claims must total at least \$25 to be reimbursed by check.

## Do dollars in my HIA carry over each year?

If you have a remaining balance at the end of the plan year, you will have a 90-day grace period for reimbursement for eligible expenses incurred in the previous plan year. After 90 days, 50% of your remaining HIA balance from the previous plan year will roll over and be used for current plan year expenses.

If you leave your employer HIA is COBRA eligible, it is embedded in the medical product. Claims should continue to be paid as long as the medical coverage continues.

## Get in on UHC Rewards and start earning

Download the **UnitedHealthcare app** from Google Playstore for Android or App Store for Apple, register or sign-in and select **UHC Rewards** to get started.



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## Creating a Username and Password


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To login to the member portal, <https://member.uhcbs.com>, you must first create a username and password. Once logged in, you will be able to view your profile and account details.

To create a username and password, click **Get Started**.



Login

Existing Users	New User?
Username <input type="text"/> <a href="#">Forgot Username?</a>	New users can create a new account to get started.
<input type="button" value="Next"/>	 <input type="button" value="Get Started"/>

Contact Us - Call UnitedHealthcare Benefit Services at (877) 797-7475 or Email us at [custservice@uhcservices.com](mailto:custservice@uhcservices.com)

UnitedHealthcare Benefit Services

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## Creating a Username and Password - cont'd

- Enter First Name, Last Name, Zip Code, SSN or Employee ID
  - Please note that the SSN is preferred over the Employee ID
- Click **Next**

Verify User

Complete the information below to verify your identity. \*Required

First Name\*

Last Name\*

Zip Code\*

Identification Number (select one)

SSN\*  -  -

OR

Employee ID\*

- Select 5 security questions and enter the answers
- Click **Next**

Security Questions

Please enter an answer to any 5 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password. \*Required

Select a question...

Select a question...

Select a question...

Select a question...

Select a question...

- Use the already created username or create a customized username
- Create a password
- Confirm password
- Click **Submit**

Create Username and Password

Username\*  \*Required

Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (\_), and dash (-).

Password\*

The password must: - Have a minimum of 6 characters - Not be one of your last 3 passwords - Contain upper and lowercase letters - Contain at least one number

Confirm Password\*



## Home

The **Home** page provides important information regarding your account. This will appear in the banner at the top of the **Home** page. Click “**View More**” for additional information.

- Under **I Want To**: select **Manage My Expenses** to view expenses on account. **NOTE \* File a claim option is not available for HIA.**
- Under **Accounts**: view account balances for each Plan year
- Under **Tasks**: displays any items of action

**UnitedHealthcare**

Home Accounts Tools & Support Message Center

Welcome!  
Important CARES Act information  
[View More](#)

As a part of the EBSA Disaster Relief Notice 2020-01 and related final rule, the Department of Labor, along with the Department of the Treasury, extended deadlines for employee benefit plans subject to Title I of ERISA. Guidance released requires all ERISA employee benefit plans, i.e. Health FSAs and HRAs, whose run-out period extended beyond March 1, 2020, to disregard the period from that date until 60 days after the announced end of the COVID-19 National Emergency.

If your plan meets the above criteria, we have automatically extended your claims filing deadline to June 29th, 2021. Should the 60 days post National Emergency extend beyond that date, we will update accordingly.

If you have claims previously denied because they were submitted after the end of your plan's run out period, you must resubmit them for consideration under the new claims filing deadline. Please note, this does not extend the time to incur expenses.

I Want To:

Reimburse Myself Manage My Expenses

Accounts

PY09/01/20-12/31/2020	AVAILABLE
HIA	\$0.00

Tasks

To get your money faster, set up a bank account for direct deposit



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## Accounts

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Managing your account is easy and convenient! By hovering over the accounts tab, you will be able to perform several tasks on your account.



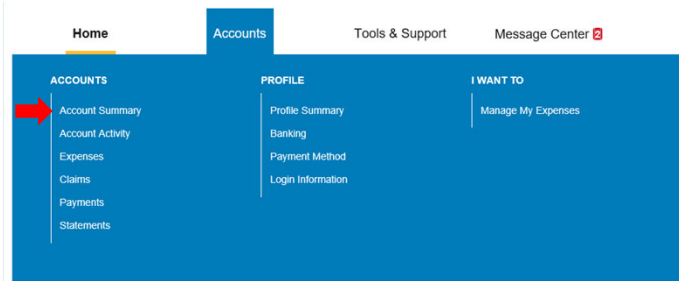
**Please note Statements are not available for HIA**



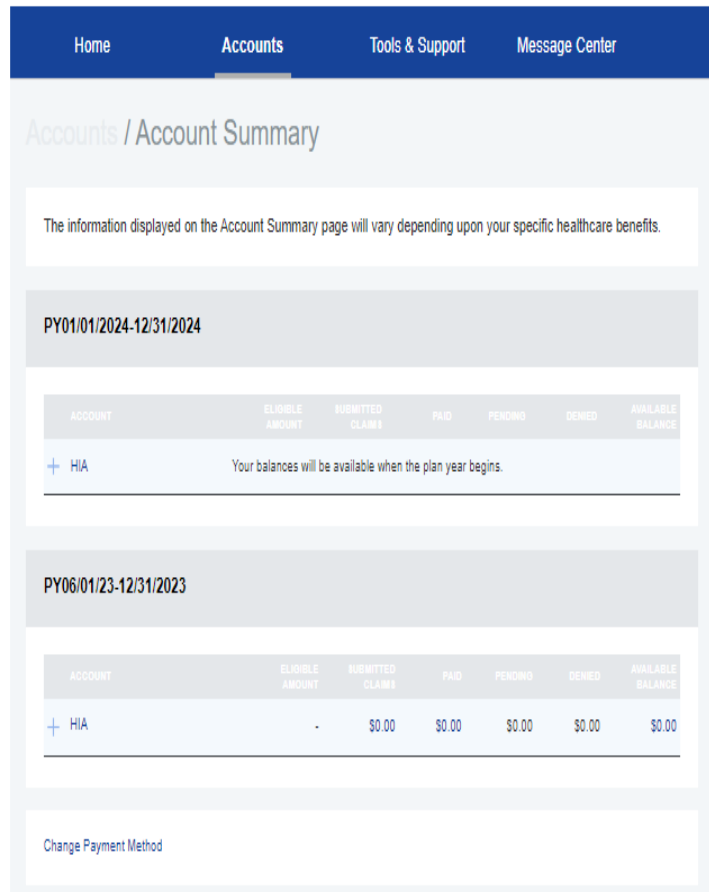


## Account Summary

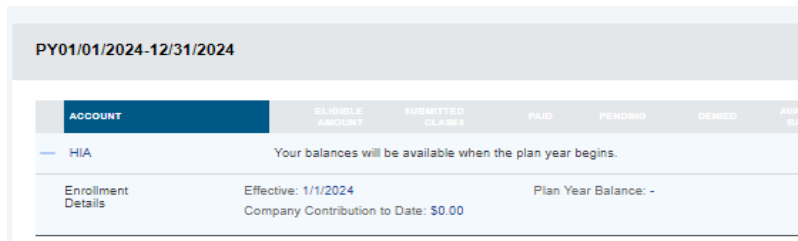
- Click **Account Summary**
- Information about the plan year details will be visible on this tab



- Click on the **+** symbol next to HIA

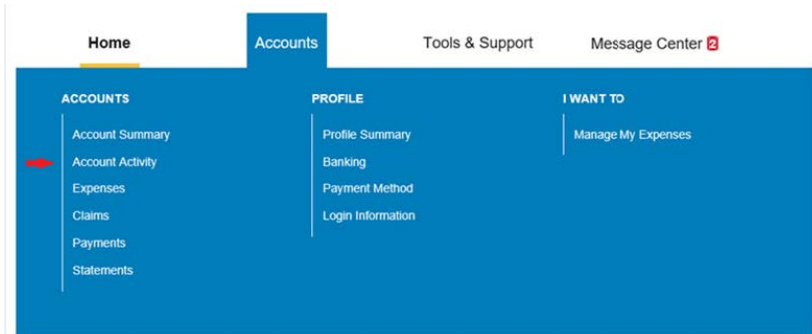


- Enrollment Details are displayed

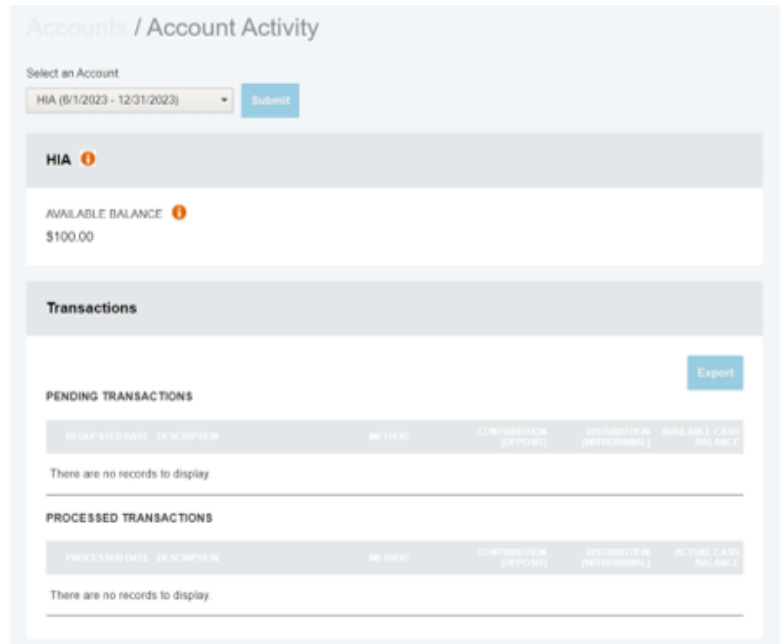


## Account Activity

➤ Click **Account Activity**



➤ **Account Activity** provides overview of your HIA Account



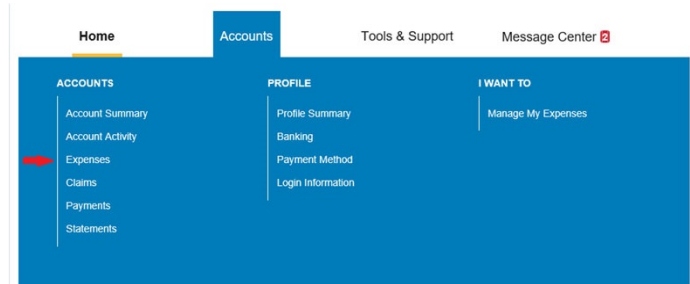
➤ **Activity Details** provides contributions amounts earned through UHC Rewards

Activity Details					Export
Activity Details					
DATE	DESCRIPTION	AMOUNT	RUNNING BALANCE	NOTES	
12/19/2023	Wellness <u>Contribution</u> Wellness Contribution	\$25.00	\$100.00		
12/19/2023	Wellness <u>Contribution</u> Wellness Contribution	\$25.00	\$75.00		
12/19/2023	Wellness <u>Contribution</u> Wellness Contribution	\$50.00	\$50.00		



## Expenses

- Click **Expenses**
- Information about the reimbursements made to you will be displayed on this tab
- An **Expense Summary** including total paid and unpaid expenses are listed
- A list of the claims submitted, including the amount submitted and the status of the claim is listed



Expenses

[Add Expense](#) [Export Expenses](#)

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$0.00	\$0.00	\$0.00

Total Eligible to Submit: \$0.00

Filter By Reset Filters

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
There are no records to display.					

**Status Key**

- Claim has been paid
- Claim has been partially paid

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
+ 5/28/2020	Medical	Sample Employee	Sample Merchant	\$388.21	
+ 5/28/2020	Medical	Sample Employee	Sample Merchant	\$577.49	



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## Expenses cont'd

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- Click **+** to expand the details of the claim
  - Click **Claim Number** to view claim details
  - Click **View Confirmation**
- 
- Confirmation letter example, an email will be sent when it is available to view under message center



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## Claims

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- Click **Claims**
- Information about any claims that have been processed will be displayed
  
- Click **+** to expand the details of any claim
  
- To view the claim details click **View Confirmation**



To obtain a HIA Claim Form go to <https://member.uhcbs.com> click **Tools & Support**

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## Payments

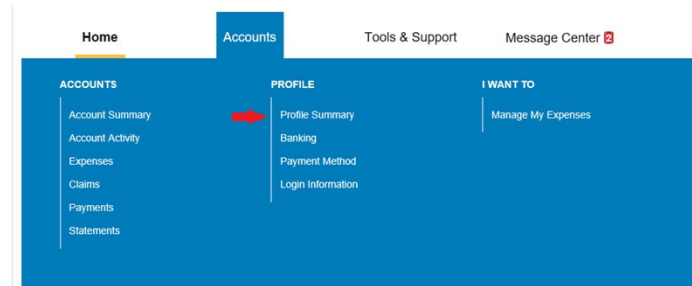
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- Click **Payments**
- Information on payments made will be displayed
- Click **+** to expand any payment to view the payment details
- Clicking on the **Claim Amount** will go back to that claim

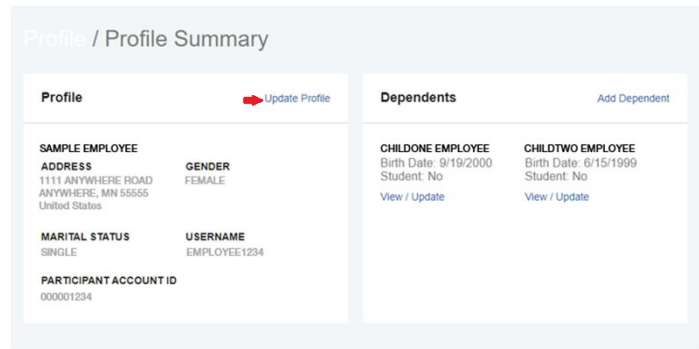


## Profile Summary

- Clicking **Profile Summary** provides information about the member and their dependents



- To update information click **Update Profile**



## Update Profile

- On the **Update Profile** page you are able to update Contact Information including your address, phone number and email address
- Click **Submit**

Profile / Update Profile

Contact Information \*Required

Address \* United States

1234 E Main Street

Address Line 2

Anytown

Wisconsin

53226

Home Phone \* ( 414 ) 555 - 1212

Mobile Number \* ( 414 ) 555 - 1213

Mobile Carrier \* AT&T,Consumer Cellular,AT&T,Straight Talk

Time Zone \* (UTC-06:00) Central Time (US & Canada)

Email Address sample@sample.com

Confirm Email Address sample@sample.com

Save paper and reduce clutter! You can opt to receive information about your claims (Explanation of Benefits/Advice of Deposit, Denial and Appeals Information, Receipt Reminders and accounts (Statements). If you provide us your email address, you can view these documents online instead of receiving paper mailings. If you choose to receive your documents online, we'll send an e-mail to notify you of a new posting. It's that easy! Please enter your e-mail address above to confirm that you would like to receive these documents online. If your e-mail address changes, please update your Profile to make sure we are using the correct e-mail address. You can choose to receive paper mailings again at any time without charge by removing your email address from your Profile Page. You may also contact us at the phone number below to receive a paper copy of any document.

By providing your email address above, you are requesting us to send you an email notices and additional informational messages from UnitedHealthcare Benefit Services. E-mail messages sent will contain no private or sensitive information. See the Privacy link in the footer for more information. There is no charge to you to receive paper mailings.

You will need a web browser, Internet connection and Adobe Acrobat to read these documents online.

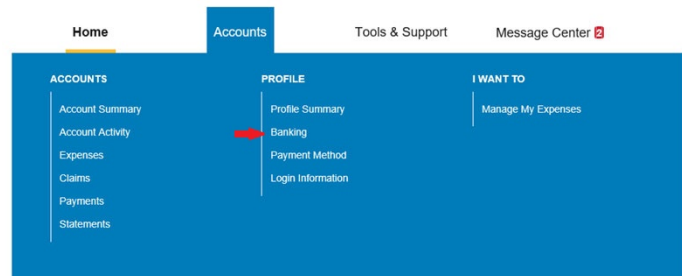
Cancel Submit



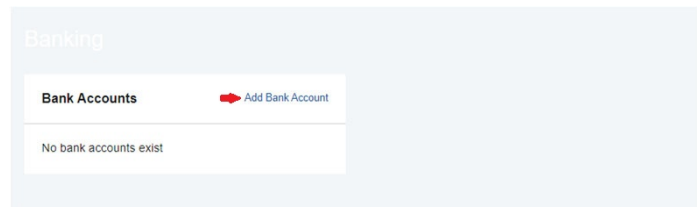


## Banking

- Click **Banking** to add Direct Deposit to the account



- Click **Add Bank Account**



- Enter required fields:
  - Routing Number
  - Account Number
  - Confirm Account Number
  - Account Type
  - Account Nickname
  - Bank Name
  - Bank Address

- Click **Submit**

A screenshot of the 'Banking / Add Bank Account' form. The form is titled 'Bank Account Information' and has a '\*Required' label. It contains several input fields: 'Routing Number \*', 'Account Number \*', 'Confirm Account Number \*', 'Account Type \*' (with a dropdown menu showing 'Checking'), and 'Account Nickname \*'. Below these is the 'Bank Institution Information' section, which includes 'Bank Name \*', 'Bank Address \*' (with sub-fields for 'Address Line 1', 'City', 'Select a state...', and 'Zip Code'). At the bottom of the form, there are 'Cancel' and 'Submit' buttons, with a red arrow pointing to the 'Submit' button.

## Banking - cont'd

- When setting up a bank account for Direct Deposit, a micro-deposit credit and debit transaction will be initiated with your bank
- Under **Tasks** on the Home page, an alert will show that a bank account requires activation
- To activate the Bank Account, enter the amount of the deposit and click **Submit**

Tasks **0**

! One or more bank accounts require activation

Home **Accounts** Tools & Support Message Center **4**

Banking / Activate Bank Account

**Activation Details** \*Required

To activate this bank account you must verify the amount that was deposited to the account below. You are allowed only two attempts before the account will be locked.

Bank Name

Routing Number

Account Number

Amount \* \$

Enter the amount deposited into your account.

Cancel

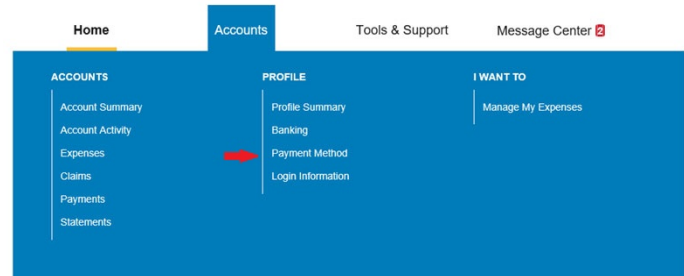


Submit




## Payment Method

- Click **Payment Method**
- On this page you can update how claims are paid to you



- Click **Update** on the current plan year

### Current Payment Method

PLAN YEAR	ACCOUNT(S)	PRIMARY	ALTERNATE	
06/01/2023 - 12/31/2023	HIA	Check	-	 <b>Update</b>

- Update the **Primary Payment Method**
  - Direct Deposit – deposits made within 72 hours after claim was successfully processed
  - Check – sent to members home via US Mail 3-5 days after claim was successfully processed

The form is titled 'Payment Method / Update Payment Method'. It has a section for 'Primary Payment Method' with two radio buttons: 'Direct Deposit' and 'Check'. The 'Check' option is selected. Below the radio buttons, there is a 'Cancel' button and a 'Submit' button. A red arrow points to the 'Submit' button.

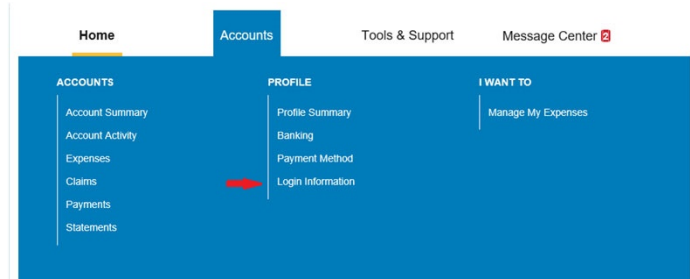
- Click **Submit**

 Minimum check requirement is \$25.00

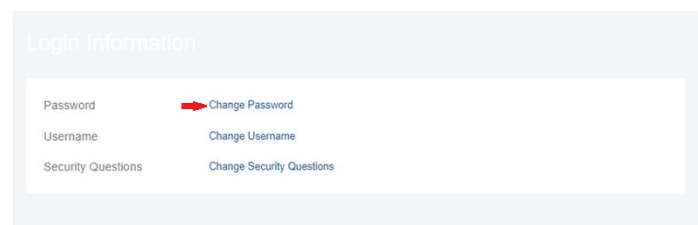


## Login Information > Change Password

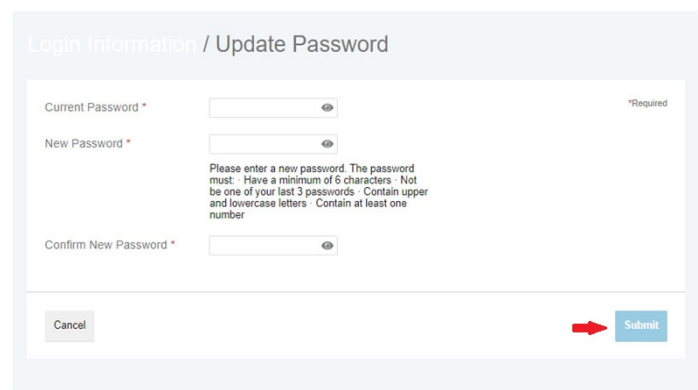
- Click **Login Information**
- This page allows you to change your username, password, and update any security questions



- Click **Change Password**



- Enter:
  - Current Password
  - New Password
  - Confirm New Password
- Click **Submit**

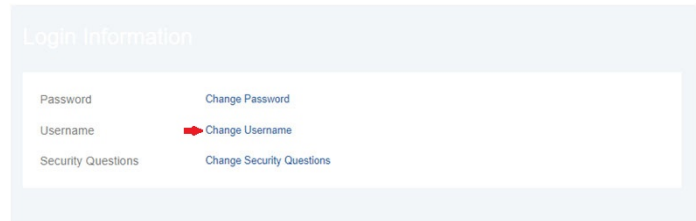
A screenshot of the 'Login Information / Update Password' form. The form has three input fields: 'Current Password \*', 'New Password \*', and 'Confirm New Password \*'. Each field has a password icon (eye) to the right. The 'Current Password' field is marked as '\*Required'. Below the 'New Password' field, there is a text box with the following instructions: 'Please enter a new password. The password must: Have a minimum of 6 characters - Not be one of your last 3 passwords - Contain upper and lowercase letters - Contain at least one number'. At the bottom of the form, there are two buttons: 'Cancel' and 'Submit'. A red arrow points to the 'Submit' button.

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## Login Information > Change Username

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➤ Click **Change Username**



The screenshot shows a light blue header with the text "Login Information". Below it is a white rectangular area containing three rows of text. The first row has "Password" on the left and "Change Password" on the right. The second row has "Username" on the left and "Change Username" on the right, with a red arrow pointing to the text. The third row has "Security Questions" on the left and "Change Security Questions" on the right.

➤ Enter:

- Current Username
- New Username
- Confirm New Username

➤ Click **Submit**



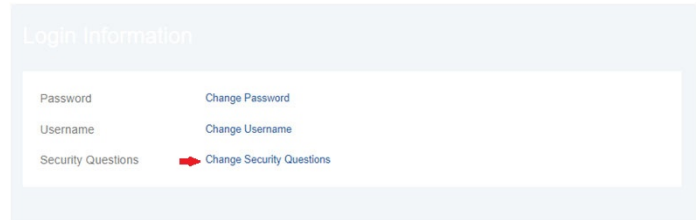
The screenshot shows a light blue header with the text "Login Information / Update Username". Below it is a white form area. At the top right of the form is the text "\*Required". The form contains three input fields: "Current Username \*", "New Username \*", and "Confirm New Username \*". Below the "New Username \*" field is a block of text: "Enter the username that you would like to change your current username to. Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (\_), and dash (-)". At the bottom of the form are two buttons: "Cancel" on the left and "Submit" on the right, with a red arrow pointing to the "Submit" button.

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## Login Information > Change Security Questions

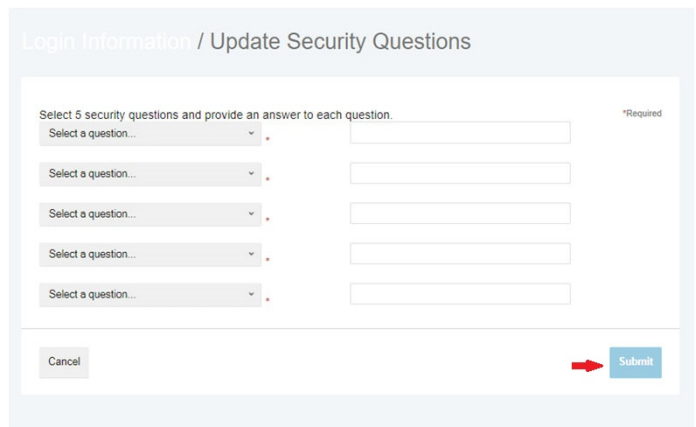
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- Click **Change Security Questions**



The screenshot shows a light blue header with the text "Login Information". Below this is a white rectangular area containing three rows of text. The first row has "Password" on the left and "Change Password" on the right. The second row has "Username" on the left and "Change Username" on the right. The third row has "Security Questions" on the left and "Change Security Questions" on the right, with a red arrow pointing to the latter text.

- Select new questions and answers
- Click **Submit**



The screenshot shows a light blue header with the text "Login Information / Update Security Questions". Below this is a white form area. At the top of the form, it says "Select 5 security questions and provide an answer to each question." followed by a red asterisk and the word "Required". There are five rows, each consisting of a dropdown menu labeled "Select a question..." and a text input field. At the bottom of the form, there are two buttons: a grey "Cancel" button on the left and a blue "Submit" button on the right, with a red arrow pointing to the "Submit" button.

## Tools & Support

On the **Tools & Support** page you can obtain a Claim Form and view HIA plan rules, descriptions and details. There are also instructions for changing Payment Methods and updating Notification Preferences. You can also obtain UnitedHealthcare Benefit Services contact information.



<a href="#">Home</a>	<a href="#">Accounts</a>	<a href="#">Tools &amp; Support</a>	<a href="#">Message Center</a>
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### Tools & Support

<h4>Documents &amp; Forms</h4> <p><b>FORMS</b></p> <ul style="list-style-type: none"><li><a href="#">Claim Form - Medical Expenses</a></li><li><a href="#">Enrollment Form - Employer Use Only</a></li><li><a href="#">Terms of Use (148)</a></li><li><a href="#">Website Privacy Policy (145)</a></li></ul> <p><b>PLAN SUMMARIES</b></p> <ul style="list-style-type: none"><li><a href="#">HIA Plan Rules</a></li><li><a href="#">HIA Plan Descriptions</a></li><li><a href="#">HIA Plan Details</a></li></ul>	<h4>How Do I?</h4> <ul style="list-style-type: none"><li><a href="#">Change Payment Method</a></li><li><a href="#">Update Notification Preferences</a></li></ul>
<h4>Contact Us</h4> <p>UnitedHealthcare Benefit Services PO Box 30506 Salt Lake City, UT 84130</p> <p>Phone: (877) 797-7475 Fax: (844) 881-2247 Email: <a href="mailto:custservice@uhcservices.com">custservice@uhcservices.com</a></p>	<h4>Quick Links</h4> <p>No quick links are currently available.</p>

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For more information about our privacy practices, [click here](#)  
[To opt out of this information collection, click here](#)



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## Message Center

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On the **Message Center** page you can view any communications sent to you.

- To view the messages, click **View**
- View and read all communications

### Current Messages

 Archive

DATE/TIME ▾

FROM

SUBJECT

There are no records to display.





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## Contact Us

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If you have any additional questions please contact us at:

### UHC Rewards:



1-866-230-2505

### HIA Reimbursements Member Call Team:



1-877-797-7475



[custservice@uhcservices.com](mailto:custservice@uhcservices.com)

The Member Call Center is open Monday through Friday  
7AM to 7PM Central Standard Time (CST).

