



Wellness and lifestyle support

Care designed to fit your needs



A spectrum of support for your well-being

		
Behavioral Health Solutions	Calm Health	Cancer Support Program
Self-help digital tools, virtual or in-person care and support for immediate needs	Calm Health app provides plans to help support your mental and physical well-being.*	Education, resources and emotional support for you and your family
		
Quit For Life®	UnitedHealthcare Rewards	Real Appeal®
Resources and support designed to help you quit tobacco for good	Get in, earn rewards. See the rewardable activities available to you in the UnitedHealthcare® app .	Online weight management program designed to help you live a healthier lifestyle

*Data rates may apply.





Get in on UHC Rewards

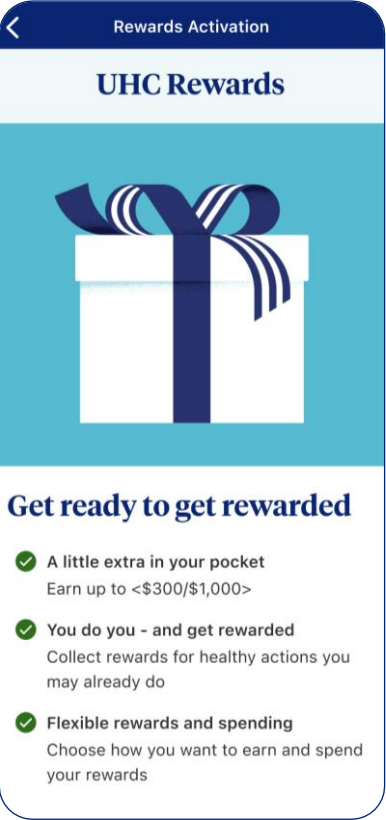
United
Healthcare



How it works

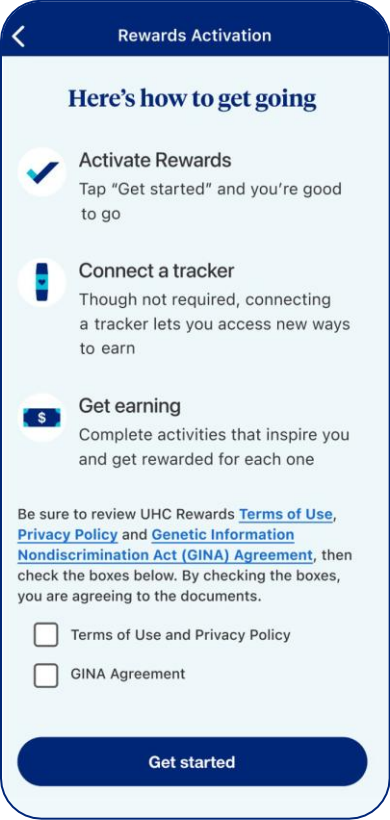
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Review the program on myuhc.com or the app



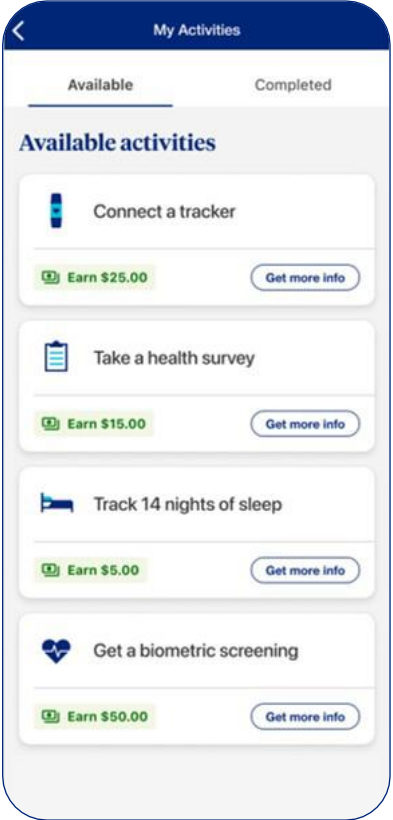
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Activate UHC Rewards to start earning rewards



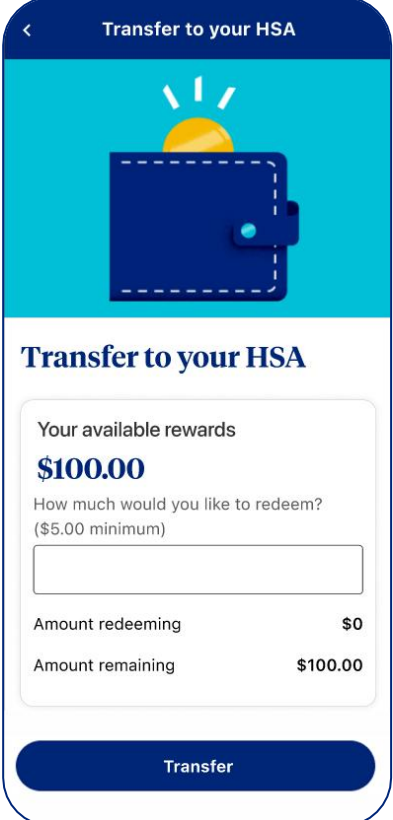
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Complete available activities to accumulate rewards



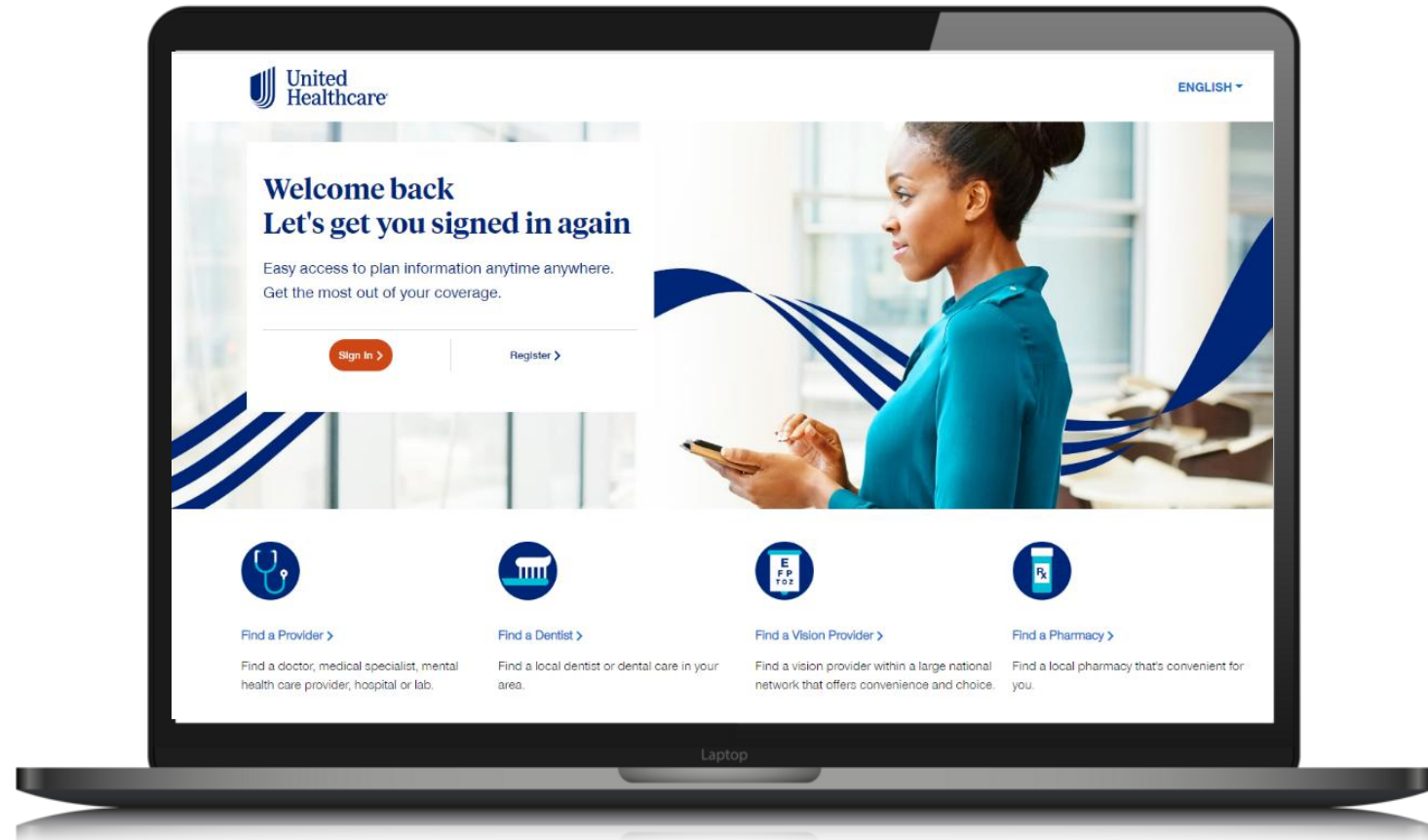
4

Choose from a variety of rewards redemption options



Getting started begins with the employee's choice on how they want to engage with UHC Rewards

Employees can activate UHC Rewards through the UnitedHealthcare app or **myuhc.com**



UHC Rewards payout structure

Action		Description	
	Connect a tracker in the UnitedHealthcare app	Automatically track activities	\$65
	Daily fitness – goal 1	Track 15+ active minutes or 5K+ steps per day	\$0.75
	Daily fitness – goal 2	Track 30+ active minutes or 10K+ steps per day	\$1.25
	Fitness challenge – weekly goal	Complete daily fitness goal 2 five out of seven days (Sunday to Saturday)	\$5
	Sleep tracking	Track sleep for at least 14 days	\$10
	Sleep challenge – weekly goal	Track 7 hours of sleep for five out seven days (Sunday to Saturday)	\$5
	Complete health survey	Complete additional parts of the health survey	\$25
	Get a biometric screening	Complete annual bloodwork and measurements	\$75
	Go paperless	Switch to paperless communications	\$5
Maximum annual incentive			\$1,000



Redeeming rewards

With UHC Rewards, you can redeem your earnings for a digital Visa card, contribute to a third-party HSA (if eligible) through Plaid verification, buy a fitness tracker, use Earn It Off, or toward a One Pass Select gym membership. Once you've earned \$5 or more, log in to UHC Rewards and select **Redeem rewards** to get started.

Here's how to access your redemption options:

1. Log in to **myuhc.com** or open the **UHC app**.
2. Navigate to **UHC Rewards**.
3. Select **Redeem Rewards** to view available options.
4. Choose your preferred redemption and follow the prompts to complete.



All contributions count towards the HSA annual contribution maximum. This includes UHC Rewards awards, employee, employer or other contributions.

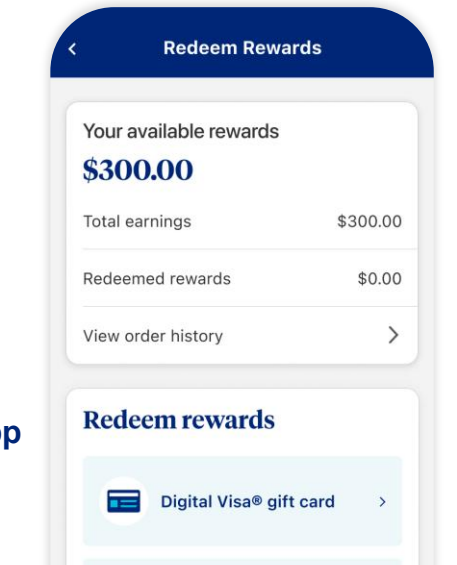


Buy a tracker

Participants can purchase a variety of devices from the UHC Rewards marketplace using reward dollars, credit card or both.

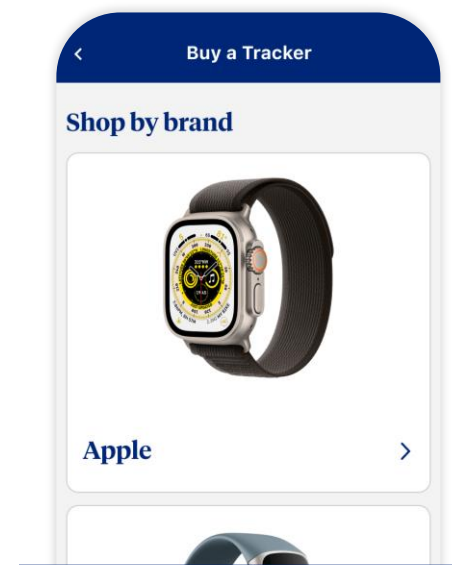
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Open **UHC Rewards** in the **UnitedHealthcare app** and select **Redeem Rewards** and then **Buy a Tracker**



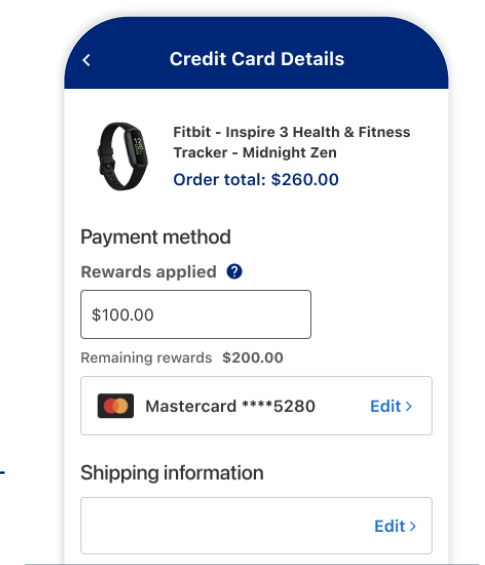
2

Browse the options, review features and check out



3

Pay with rewards or credit card — or both



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Earn It Off

Participants can get an Apple Watch today and pay the total cost with the rewards they earn over 12 months



Get an Apple Watch

Participants choose an Apple Watch and pay a lower — or \$0 — upfront cost today



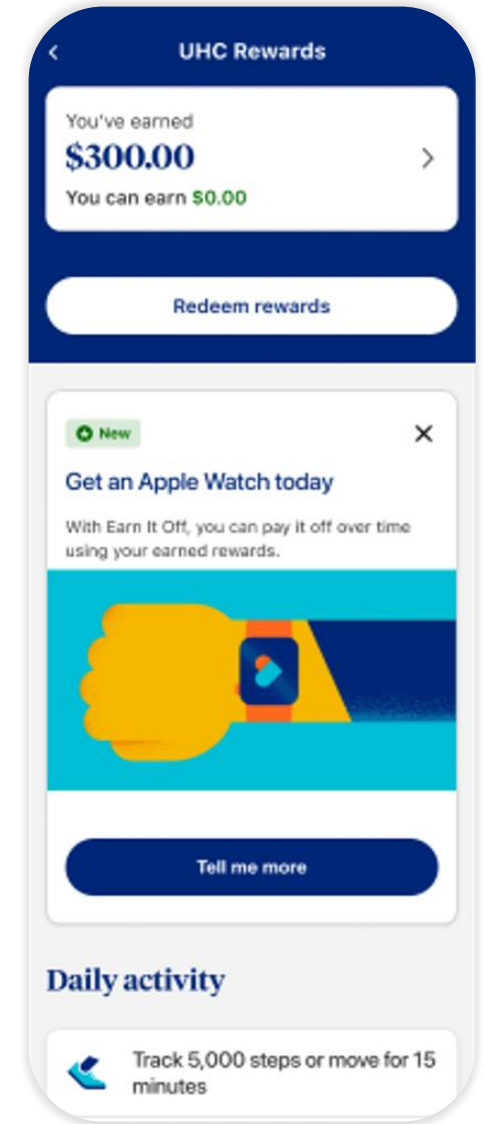
Earn rewards

Every dollar participants earn with UHC Rewards, including any already in their account, is put toward their Earn It Off total



Pay off the balance

Participants pay off the cost of their Apple Watch over 12 months



Not available for level funded health plans.



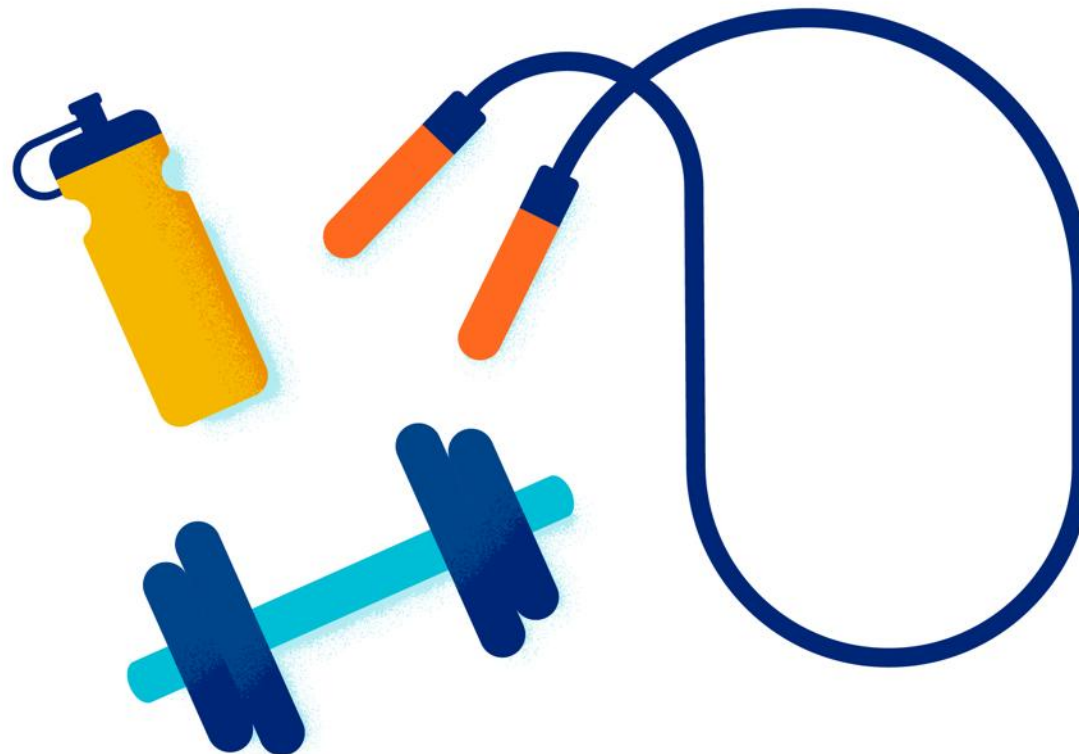
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One Pass Select

Flexible fitness options starting at less than \$1 per day

One Pass Select® is designed to help make fitness fun, with:

- 5 membership tiers to fit your lifestyle — with the option to change tiers or cancel monthly
- Access to a large gym network — any location in your membership tier
- Add unlimited friends and family members (18+) to an existing account



One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business – discuss with your UnitedHealthcare representative for details. 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.



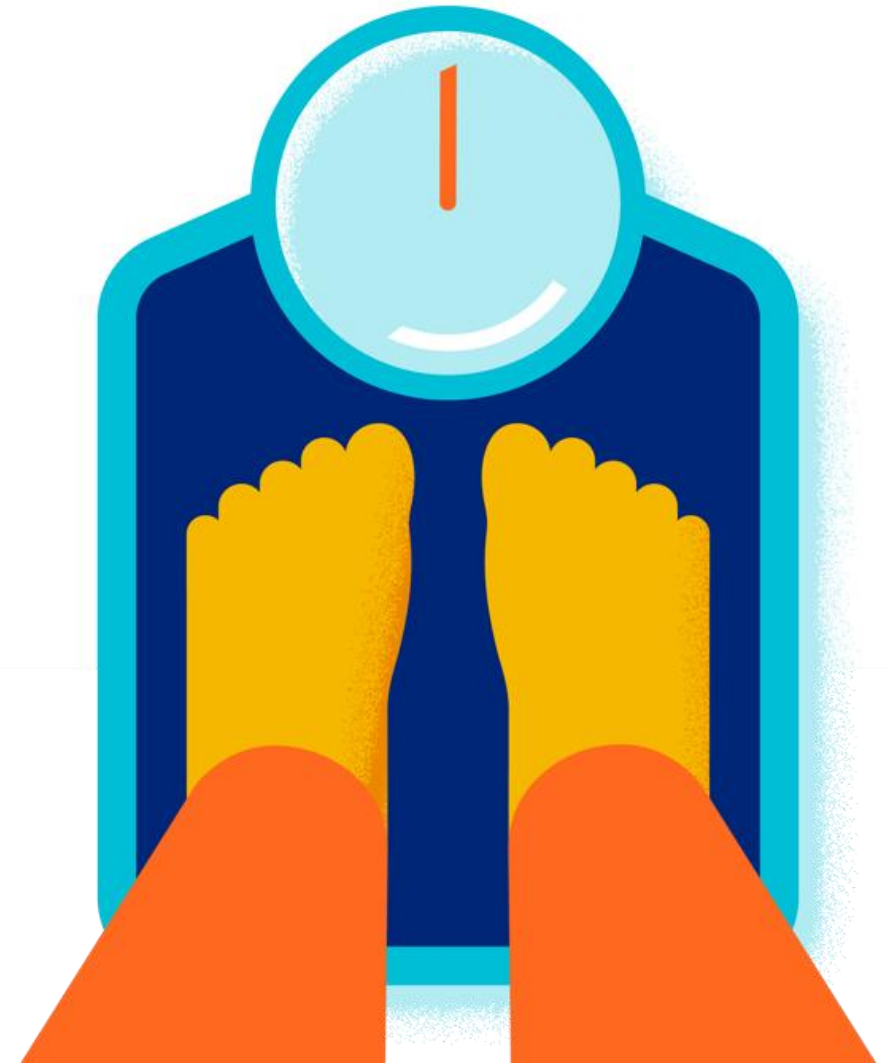
Real Appeal

Healthier habits for a healthier you

Our proven online weight management support program offers:

- **Online coaching** – Encouragement to help create healthy, lasting change
- **Success Kit** – Scales, recipes and fitness equipment delivered to your door
- **Motivational resources** – Set achievable nutrition, exercise and weight management goals

Real Appeal® is a voluntary weight loss program that is offered to eligible members at no additional cost 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. Results, if any, may vary. 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..



Quit For Life

Tools and coaching to help you kick tobacco for good

- Online tools and resources
- Personalized action plan from your Quit Coach®
- Quit For Life® app, with 24/7 urge management support
- Text2Quit® encouragement texts



The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.





Additional benefits

Benefits powered by care



Behavioral Health Solutions

Support for your emotional well-being



- Depression, stress and anxiety
- Relationship difficulties
- Coping with grief and loss



- Alcohol and drug use recovery
- Medication management



- Meditation, mindfulness and stress relief
- Compulsive habits and eating disorders



- Legal or financial concerns



Calm Health

Mental health support at your pace

Designed to help you find your path to a happier, healthier you, the Calm Health app provides plans to help support your mental and physical well-being. The app is self-guided, so you can go at your own pace and work toward goals such as:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product.

Calm Health is not available to UnitedHealthcare E&I Fully insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, West Virginia until a later date due to regulatory filings.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.



The Employee Assistance Program (EAP)

Someone you can talk to, 24/7

Connect to caring, confidential support anytime to help you:

- Improve relationships
- Find support for child and elder care
- Seek recovery for substance use issues

Learn more at uhc.com/eap or call the member phone number on your health plan ID card



The material provided through the Employee Assistance Program (EAP) 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.



Cancer Support Program

Caring support through your cancer journey

- Access to quality providers
- Support from a personal advocate as well as social workers
- Information to help make informed health care decisions



Cancer Support Program is a program, not insurance. Availability may vary on a location-by-location basis and is subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. Please check with your UnitedHealthcare representative.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. We do not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.



Wellos

Personalize your wellness journey with a program that's all about you

Wellos uses smart coaching technology to personalize your health journey and work with your lifestyle.

- **Your goals, your way.** Wellos responds to what you learn, what you eat, what you need and what you know
- **Tracking that teaches.** Get a weekly insights report and recommendations based on your personal habits
- **Connect with a coach.** Message the Wellos team to get support

Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in HI, MT and NM). 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 with an appropriate health care professional to determine what may be right for you.



UHC Store

Find your fit

As a member, you have exclusive access to the **UHC Store** – an online shop for ready-to-buy, discounted health and wellness products, including:

- Fitness and nutrition
- Coaching
- Women's health
- Weight loss

You'll find all of this and more at **UHC Store**, available on the **UnitedHealthcare® app** and **myuhc.com®**.



UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Health Savings Account (HSA) use and eligibility may be impacted. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store. Components subject to change. UHC Store is not available in all states or for all members.



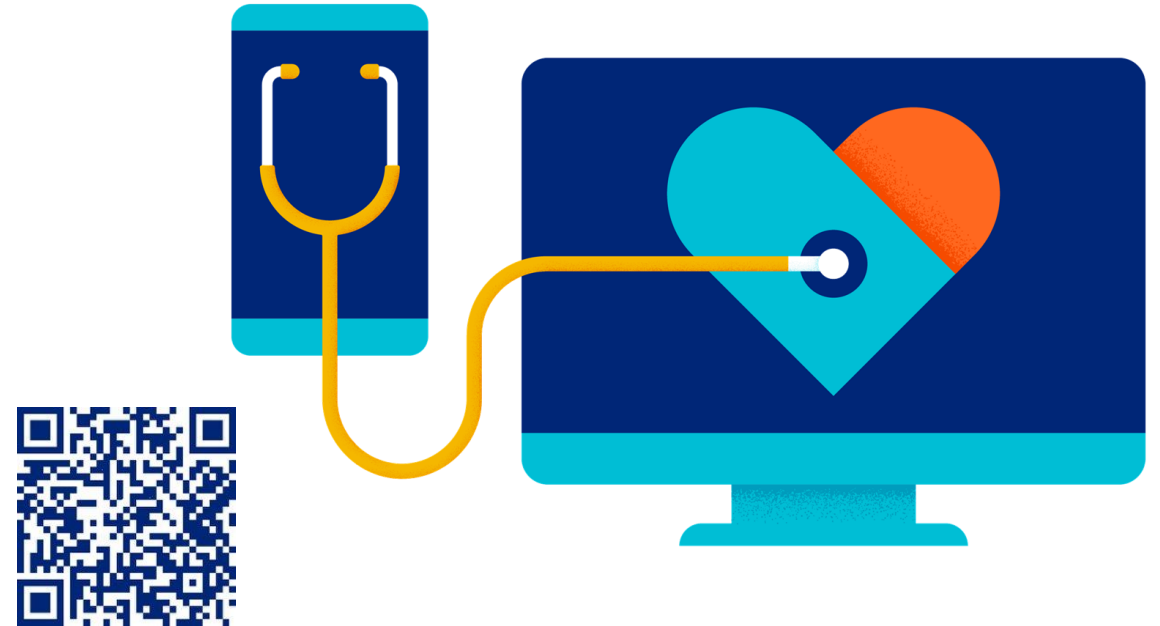
Digital tools to keep you connected

Your personalized digital tools

The **UnitedHealthcare® app** and [myuhc.com®](https://myuhc.com) are designed to help you get the most out of your health plan. They give you quick access to resources that can help you:

- Find network care
- Check and compare costs
- View your health plan ID card and so much more

Download the app via the QR code



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.

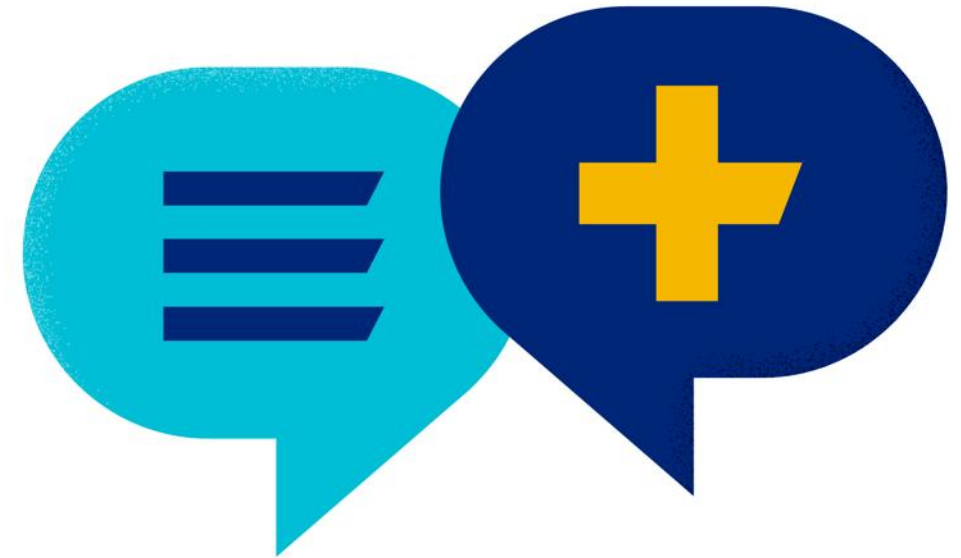
The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.



An Advocate on your side

The comfort of having someone you can call for support

- Understand your benefits, claims and billing
- Compare care and cost options, including pharmacy
- Maximize your plan benefits and health savings
- Interpreter services available for Spanish and more than 240 languages through Language Line Solutions



Advocate4Me® should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through the program is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time. Additionally, if there is any difference between this information and your coverage documents (Summary Plan Description, Schedule of Benefits, and any attached Riders and/or Amendments) your coverage documents govern.

All UnitedHealthcare 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.



Learn more about your benefits with these short videos

- Wellos – [Watch Video](#)
- Quit For Life – [Watch Video](#)
- Real Appeal – [Watch Video](#)
- Advocate4Me – [Watch Video](#)
- UnitedHealthcare Rewards – [Watch Video](#)
- Behavioral Health Solutions – [Watch Video](#)
- Calm Health – [Watch Video](#)
- One Pass Select – [Watch Video](#)

