

Well-being incentive credits and the UnitedHealthcare Reward

Earn a \$250 Reward Card, up to \$500 per household, from UnitedHealthcare



You and your covered spouse can each earn up to 480 credits in your health incentive account (HIA), plus you can each earn a \$250 Reward Card through UnitedHealthcare. Here's how:

- When you choose a UnitedHealthcare HMO or HDHP, you and your covered spouse are each eligible to earn up to 480 points to use toward eligible medical and pharmacy expenses by completing the activities under Be Well SHBP®*
- Because achieving your best health is an important personal goal, UnitedHealthcare will also reward you with a \$250 Reward Card when you complete your Be Well SHBP* activities
- To qualify for points with the Be Well SHBP* well-being program and the UnitedHealthcare Reward Card, you must complete the activities listed below and redeem your 480 well-being points through the Sharecare Redemption Center between January 1, 2025, and December 1, 2025

Earn Well-Being Points with Be Well SHBP

To begin earning your points, complete the following activities between January 1, 2025, and December 1, 2025:

- 1 RealAge® test:** Complete a confidential, online questionnaire that will take about 10 minutes to complete. (Upon completion, 120 points will be earned.)
- 2 Biometric screening:** You have three options to complete your biometric screening: through your physician, at an SHBP-sponsored screening event or at a Quest Diagnostics Patient Service Center (PSC). (Upon completion, 120 points will be earned.)
- 3 Take action:** Complete the well-being coaching, online challenges, preventive screening exams, or a combination of all three and earn up to 240 points (points to be earned after the RealAge test is completed).
 - **Well-being coaching:** Actively engage in well-being coaching. Earn 40 points for one completed coaching call per calendar month. You can earn 40 points up to six times, for a maximum of 240 points.
 - **Online challenges:** Actively track and make progress. Earn 40 points up to six times, for a maximum of 240 points, by completing the required activities within the monthly engagement time frame.
 - **Preventive screening exams:** Earn 60 points for each completed screening exam, up to two times.



NOTE: Points cannot be awarded until completion of the RealAge test. Biometrics, well-being coaching, online challenges and preventive screening exams can only be applied to points upon RealAge test completion.

When do I receive my well-being credits and the UnitedHealthcare \$250 Reward Card?

Choose from two options for redeeming well-being points.

- 480 well-being credits applied toward eligible medical and pharmacy expenses in your UnitedHealthcare Health Incentive Account (HIA). Please note that points can be redeemed in increments of 120.
- A \$150 Visa® prepaid card (administered by Sharecare). All 480 points are needed for redemption.

Regardless of how you redeem your 480 points through Sharecare, UnitedHealthcare will reward you and/or your covered spouse by mailing you a \$250 Reward Card up to \$500 per household. The Reward Card, will be physically mailed within eight weeks of redemption.

Using the Health Incentive Account (HIA) with the Choice HMO Plan

If you sign up for the **Choice HMO Plan** and redeem your well-being incentive credits through the Sharecare Redemption Center toward the UnitedHealthcare HIA, your credits will be automatically used to offset co-payments, deductible and out-of-pocket expenses for eligible medical and pharmacy claims submitted electronically through your health care provider. Credits will be available in your HIA 30 days after redemption.

When you or your covered spouse redeems 480 well-being credits, you will receive a **\$250 Reward Card from UnitedHealthcare, up to \$500 per household**. The Reward Card can be used to help offset medical, pharmacy or other daily expenses.

Using the Health Incentive Account (HIA) with the HDHP with a Health Savings Account (HSA)

If you sign up for the **HDHP** and redeem your well-being incentive credits through the Sharecare Redemption Center toward the UnitedHealthcare HIA, your credits will be automatically used to offset co-insurance, deductible and out-of-pocket expenses for eligible medical and pharmacy claims submitted electronically through your health care provider. Credits will be available in your HIA 30 days after redemption.

When you or your covered spouse redeem 480 well-being credits, you will receive a **\$250 Reward Card from UnitedHealthcare, up to \$500 per household**. The Reward Card can be used to help offset medical, pharmacy or other daily expenses.

IMPORTANT: Before the money in the HIA can be used, you will need to pay for covered services until the following amounts have been paid toward your deductible.

- You - \$1,650
- You + Child(ren) - \$3,300
- You + Spouse - \$3,300
- You + Family - \$3,300

After you pay the above amount, UnitedHealthcare will automatically reimburse you for eligible medical and pharmacy expenses from your HIA.

Additionally, you can continue to save money in an HSA for services that the HIA may not be reimburse. Remember, your HSA can be used to save for expenses you'll have in the future.

[Answers to commonly asked HSA questions \(PDF\)](#)



Roll over your well-being incentive credits to a UnitedHealthcare plan.

Regardless of which plan option you choose, your unused well-being credits will follow you. You can keep whatever you earn by participating in the Be Well SHBP* well-being program administered by Sharecare. Rollover credits cannot be redeemed for a \$150 Visa prepaid card or the UnitedHealthcare \$250 Reward Card.

United
Healthcare



*Be Well SHBP, the SHBP well-being program, is administered by Sharecare.

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