



Your all-in-one UCard

Your UnitedHealthcare UCard® is your Group Medicare Advantage member ID – and much more. It opens doors to all your plan has to offer and combines many member benefits and rewards programs into one simple experience.



How to activate the card

There are 3 easy ways to activate your UnitedHealthcare UCard. Choose the one that works for you:



Scan the QR code in the letter your UCard is attached to with your smartphone or tablet to activate through the UnitedHealthcare app¹



Visit activate.uhc.com



Call 1-866-757-1864, TTY 711

How to earn rewards and use the card



Visit your provider or fill a prescription



Buy OTC products with your benefit credit



Spend your earned rewards on eligible items like gifts, clothing, groceries and more.

Starting in 2025, rewards will be loaded to your UCard. Any previously earned rewards on a Visa® Reward Card will remain on that card and will not transfer to your UCard.



Go to the gym

Your UCard has a magnetic stripe. Swipe your UCard when it's time to check out with your OTC purchases or rewards, just like you would with any other credit or debit card.

**United
Healthcare®**
Group Medicare Advantage

¹The UnitedHealthcare® app may not be available for all plan types.

By activating and/or using the benefits and reward funds with your UCard, you agree to the terms and conditions available at ucard.uhc.com.

Benefits and features vary by plan/area. Limitations and exclusions apply.

The fitness program includes a standard fitness membership. The information provided is for informational purposes only and is not medical advice. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Gym network may vary in local market and plan. OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

OTC benefits have expiration timeframes. Call your plan or review your Evidence of Coverage (EOC) for more information.

Reward offerings may vary by plan and are not available in all plans. By participating in the rewards program or using reward funds, you agree to the rewards terms of service. Rewards can only be used by members of UnitedHealthcare Medicare Advantage plans for eligible items at participating merchants and in accordance with applicable Medicare laws. Rewards funds are not redeemable for cash except as required by law. No ATM access. Rewards cannot be used to purchase Medicare-covered items or services, including medical or prescription drug out-of-pocket costs, or alcohol, tobacco or firearms. Rewards expire one month after Medicare Advantage plan terminates. This doesn't impact you while you're enrolled in your current plan or if you switch to another UnitedHealthcare Medicare Advantage plan. Your reward for watching the UCard video will be issued when your 2024 plan starts or shortly thereafter.

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