



# 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 app<sup>1</sup>



**Visit [activate.uhc.com](https://activate.uhc.com)**



**Call 1-866-757-1864, TTY 711**

## How to use the card



**Visit your provider or fill a prescription**



**Buy approved over-the-counter (OTC) products with your benefit credit**



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

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 a participating 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

# Make the most of your OTC benefit with the UCard Hub in the UnitedHealthcare® app

## Download the UnitedHealthcare app



Download the app in your app store or scan the QR code with your smartphone or tablet.



### Access the UCard Hub

Open the **UnitedHealthcare app** and tap **UCard Hub** from the home screen.



### Check your balance and transactions

View your benefit and rewards balances, and see recent transactions.



### Check if an item is covered

In the UCard Hub, go to **Shopping tools** and select **Product Scanner**. Scan items to see if they qualify.



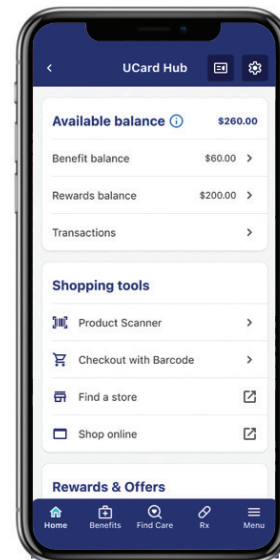
### Find where to shop

Under **Shopping tools**, select **Find a store**.



### Pay in store with the UCard Hub

In the app, go to **Shopping tools** and tap **Checkout with Barcode**. At checkout, scan your in-app barcode to pay with your benefit or rewards – no physical card needed.



<sup>1</sup>The 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](https://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.

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