



Just when you thought being healthy was its own reward.

A health incentive account (HIA) is a reimbursement account that receives the rewards you earn for completing healthy activities and that you can use to help pay for eligible health care expenses.

Earn incentive credits by completing activities like these:

- Online Health Assessment.
- Biometric screenings (body mass index, blood pressure, cholesterol, glucose).
- Telephone coaching programs to help manage certain chronic medical conditions.

How the HIA works:

- 1 When you complete an activity**, well-being incentive credits will be placed into your HIA. Your incentive credits will vary based on the specific activity.
- 2 If you have a copayment, deductible or coinsurance expense**, we may automatically use the well-being incentive credits in your HIA to help pay or reimburse you the cost.
- 3 The well-being incentive credits will automatically be used until they are gone.** Then you will need to pay any remaining amount out of your pocket.
- 4 If you have remaining balances at the end of the year**, they might be available for use the next year. See your benefit documents for more details.

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Making it easy to pay with your HIA.

Automatic payment.

If a service is covered by your health plan, we can automatically pay the bill (claim) from your HIA so you don't have to.

Health care spending card Mastercard®.

This health care spending card makes it easy to pay for services by phone, online or at locations that accept Mastercard. (If a card is offered.)

HIA frequently asked questions.

Q. How do I get the HIA?

A. You get the HIA when you sign up for your health plan. There is nothing you need to do.

Q. Can I put my own money into the HIA?

A. No. Only your employer can put money into the HIA for completed health activities.

Q. When can I start to use the HIA?

A. In most cases, you can start using the HIA when you have credits in your account. Your employer can also set rules on when you can use the money.

Q. Can I be taxed for having the HIA?

A. No. You don't have to pay federal or state income taxes on this money.

Q. Can I keep the HIA if I leave my employer or change health plans in the future?

A. No. The money is owned by your employer. If you leave your employer or choose to change health plans in the future, you cannot keep the money or take it with you.

Q. Can I cash the HIA out at any point?

A. No. The money is owned by your employer.

Q. How do I view my HIA account?

A. You can view your HIA account anytime by logging in to myuhc.com[®], clicking on **View Account Balances** and then clicking on **HIA**.

Your employer has a wellness program that rewards your participation with credits deposited into your HIA. Be sure to review the program to learn more.



Register today on myuhc.com to check your balances, monitor claim activity, find physicians and more.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. A Health Incentive account is not insurance.

Information for individuals residing in the state of Louisiana or have policies issued in Louisiana: Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for co-payments, co-insurance, deductibles, and non-covered services. Specific information about network and non-network facility based physicians can be found at myuhc.com or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

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