Healthy Benefits+ FAQ

With Healthy Benefits+™, you receive funds to spend on a variety of healthy foods.

Benefit Details

1. What is Healthy Benefits+?

Healthy Benefits+ is a voluntary pilot program where you receive \$100/month for six months* to spend online at participating partners or in store at 55,000+ retailers on covered healthy food items. Funds expire at the end of each month. The goal with Healthy Benefits+ is to make healthy food accessible and affordable. In partnership with the Medical Weight Loss (MWL) care team, you'll receive expert guidance on foods that are best for you. *The benefit is considered taxable and additional withholdings will be applied to your paycheck.

2. When will I receive my Healthy Benefits+ card?

Starting June 1, 2024, eligible participants will receive a Healthy Benefits+ card in the mail approximately four weeks after their initial MWL medical provider appointment.

Downloading the new Healthy Benefits+(Limited) app will give you immediate access to your digital card, so you can start shopping right away.

3. How do I activate my card?

There are three ways to activate your card:

- Call 1-833-832-7306, TTY 711, 24/7; or
- Visit

HealthyBenefitsPlus.com/UHG; or

Download the Healthy Benefits+ (Limited) app and create an account.

4. When can I start using my Healthy Benefits+ funds?

When you receive your Healthy Benefits+ card in the mail, you will need to register/activate your

account by phone, online, or in the app before you can use the benefit. If you receive your card by the 15th of the month, you can start using your funds right away. If you receive it after the 15th, you'll be able to start using it on the 1st of the following month, to ensure you have enough time to make full use of the benefit in the month.

5. What can I buy with my Healthy Benefits+ funds?

You can spend your Healthy Benefits+ funds on approved healthy foods. Check the list of eligible categories in the **What can I buy** info card in the mobile app or on the program website. If you're unsure if an item is covered by your benefits, use the **product scanner** in the mobile app.

6. How do I check my balance?

You can check your available monthly balance on the **Home** screen of the mobile app or program website.

7. Does the monthly benefit roll over each month, if I don't spend it all?

No. Funds expire at the end of each month and do not roll over. You have the full month* to use your \$100 benefit on healthy foods at participating locations.

• If you receive your card by the 15th of the month, you'll have the remaining days in that month to use your \$100 benefit. Any funds left in your account at the end of the month will be forfeited. You'll receive \$100 per month for six months.

8. How long will I receive the Healthy Benefits+ benefit?

Once you're enrolled in the program, the Healthy Benefits+ pilot is available for six months. You must be participating in the Medical Weight Loss program to receive

the benefit.

9. What happens if my purchase exceeds my available benefit amount, or some items are not eligible?

If your total is greater than the available funds on your card, or if you're purchasing items that are not covered by your benefits, you can pay the balance with an alternative personal payment method.

10. Who is eligible?

Employees and spouses or domestic partners who are enrolled in an eligible medical plan and have completed their initial Medical Weight Loss provider appointment on or after June 1, 2024.

UnitedHealth Group medical plans eligible for Medical Weight Loss include Accountable Care Plan, Charter Copay Plan, Choice Transition, Hawaii PPO, HSA plans (Low-Deductible, Low-Premium), M Health Fairview Primary Care Plan, Surest Flex Copay Plan and WellMed 1st Tier Plan. OptumCare medical plans eligible for Medical Weight Loss include Accountable Care Plan, Doctors Plan, HSA Plan, OptumCare EPO Plan, OptumCare NE Plan and Surest Flex Copay Plan. Optum Select medical plans eligible for Medical Weight Loss include: Optum Select Copay Plan, Optum Select HSA Plan and Optum Select Surest Plan.

11. My coworker is in the Medical Weight Loss program but is not eligible for the benefit. Why?

The effective start date for the Healthy Benefits+ pilot is June 1, 2024. Medical Weight Loss participants who had a medical appointment before June 1, 2024 are not eligible for the pilot. If this pilot is expanded, MWL participants will be notified.

12. Will I be taxed on this benefit?

Yes, taxation will be applied 1x per month on the second payroll of the month following your purchases (for example, if \$100 was used in June, taxation for the \$100 benefit used in June will be applied on the second payroll in July). You will

only be taxed on funds used in the previous month (for example, if you only use \$75 in June, you will be taxed on \$75 in July). Participants will receive tax assistance on this amount.

13. How does the tax appear on my paycheck?

Participants will see two deductions on their paycheck. Under the Employer Paid Benefits you will see a line titled Wellness Imputed Income for the amount of benefit you used in the prior month (\$100 or less). Participants will also see a line for Tax Assistance in the amount of 40% of the benefit used in the prior month; this will be located under the Before-Tax Deductions section of your check. This will be a negative amount because it is providing you with an offset for the tax being deducted from your pay.

My Account

1. Where do I find my card number and security code?

Your card number is the 17-digit number located on the front of your Healthy Benefits+ card. Your security code is the four-digit number on the back of your card. You can also find this information on the **website** and in the **mobile app**.

2. What is my PIN?

Your PIN is the last four digits of your card number.

3. Can I access the Healthy Benefits+ program on my smartphone?

Yes, the same features available on the Healthy Benefits+ website are also available on your

smartphone. Simply download the Healthy Benefits+ mobile app from the <u>App</u> <u>Store®</u> or <u>Google Play®</u>.

4. How do I update my account information?

You can update your account information on the **Profile & Settings** page of the mobile app or program website.

5. What if I forgot my password?

On the **Log In** page, tap **Forgot Password**. Enter your email address and you'll be sent a temporary password to then reset upon logging in.

6. What if I forgot my username?

Your username is the email that you signed up with.

7. Can I get additional savings cards for other members of my household?

No, additional savings cards are not available for other members of your household unless they are a spouse or domestic partner who meets the eligibility requirements and is also enrolled in the Medical Weight Loss program.

8. Where can I view my previous transactions?

You can view your previous transactions on the **Activity** page of the mobile app or program website.

9. Do you share my registration information?

We value your privacy. We will not rent, sell, or share your personal information with any other company without your consent. For more information, please see our Privacy Policy and Terms & Conditions.

How to Shop

1. How do I know what healthy food items are covered to buy in stores?

In the mobile app, use the product scanner to check item eligibility before checkout. Refer to the **What can I buy** info card for a list of covered items.

2. How do I find a participating store location near me?

In the mobile app or on the program website, use the <u>store finder</u> to see a list of stores near you. Simply enter your zip code or allow the mobile app to detect your current location.

3. Is there a minimum order amount?

a. No, there is not a minimum order amount for purchases with your funds.

4. How often can I make a purchase with my card?

There are no restrictions on the frequency of purchases you can make with your funds. You can make purchases until your funds run out each month

5. Can I use this card with other assistance, coupons or store discounts?

Yes, your card works in addition to any assistance, coupons, or in-store specials.

6. Can I return a purchase?

All items purchased are subject to the retailer's return/exchange policies. If the item meets the retailer's return requirements, the amount of your covered purchase will be added back to your Healthy Benefits+ card.

7. Do I pay sales tax?

Yes, you pay sales tax on your purchase. Applicable sales tax will be added at checkout.

8. Does my card work at self-checkout?

Your card will work at select self-checkout kiosks at stores such as Walmart and Kroger.

Issues at checkout

1. My card isn't working at checkout.

Check the following:

Is your card active and loaded with funds?

This information can be found on the **Home** page of the mobile app or program website.

• Are you shopping at a participating store?

To confirm that you're shopping at a participating store, check the **store finder** in the mobile app or on the program website.

Are you buying covered items?

To see if an item is covered, use the product scanner in the mobile app.

• Are you using the correct card?

You can see your active card number by visiting the program website, selecting Account Settings, then selecting Your Cards.*

 If you requested a replacement card, you must use the new card sent to you in

the mail. Your old card is deactivated once you activate the replacement.

• Did you try scanning your card?

If scanning your card doesn't work, hand your Healthy Benefits+ card to the cashier and ask them to enter it manually. If you're still having trouble, please call the program number on the back of your card to speak with a representative.

2. What happens if my card is lost, stolen, or damaged?

If your card is lost, stolen, or damaged call the program number to request a replacement card. It may take up to 2–3 weeks for your new card to arrive. A

replacement fee may apply. To continue using your funds, you can download the Healthy Benefits+ mobile app to access your digital card. Once you activate your replacement card, your old card and card number will no longer work.

13. What happens if my online order is lost, stolen, or damaged? What if I never received my refund?

Please contact the customer service number on the back of your card to speak with a representative. Be sure to provide your order number for reference.

Your Healthy Food Benefits

- 1. I currently receive some food assistance. Do I still qualify for this benefit?
 - a. Yes, your card works in addition to any assistance, coupons, or in-store specials.

Covered Items

1. What can I buy with my Healthy Benefits+ funds?

You may only use your funds for covered foods and beverages listed on the About page of the program website.

2. Do all foods qualify for my Healthy Food benefit?

Although your funds can be used on thousands of foods and beverages, there are select items that do not qualify. Review the "Watch and Learn" sections or tap the info cards for more details.

Healthy Food Shopping Experience

- 1. How do I use my funds to shop in-store?
- Use the store finder online or in the Healthy Benefits+ (Limited) mobile app to locate a participating store near you.

- Use the product scanner in the mobile app to check item eligibility while instore.
- At checkout, have the cashier scan your Healthy Benefits+ card or mobile app barcode.
- If prompted for your PIN, enter the last 4 digits of your card number.
- You will see your benefits applied immediately. Remember, your benefits will
 only be applied to covered items up to your available benefit balance. You will
 need to enter another form of payment for non-covered foods and beverages,
 and for any amount over your card balance.

2. How do I use my funds to shop online?

For Walmart:

- Visit <u>Walmart.com</u> and log in to your account.
- Add all the covered items you'd like to purchase to your cart.
- After reviewing your cart, click Check out.
- At checkout, click Add credit or debit card and enter your 17-digit card number and 4-digit security code.
- If prompted for your PIN, enter the last 4 digits of your card number.
- Enter your shipping details.
- Remember, your benefit will only be applied to covered items up to your available benefit
 - balance. You'll need to enter another form of payment for non-covered items.

3. Do I need an account to order?

Yes, you need a Walmart account to order online at Walmart.com. (If you don't have one, you can create one in minutes with your name and email address.) You can use your account to track your order and review your order history. Note that there is an annual membership fee for Walmart+ (which provides free delivery with your orders). For details on how to enroll in Walmart+ or Walmart+ Assist

(offered to those on government assistance), click on the Walmart+ tab under your account page when you're logged in.

4. Whom do I contact if I have a question on my order?

Contact Walmart customer support if you have issues with your order.

5. Do I pay for shipping costs?

Shipping fees may apply.

Uber Eats FAQs:

Shop online with Uber Eats and use your Healthy Benefits+ card at checkout to pay for healthy food.

Note: Tips, restaurant meals, and other non-eligible items are not covered and will require a secondary payment method.

6. How do I shop with my funds?

To shop with your benefits, complete the following steps:

- Visit the <u>Uber Eats website</u> or open the mobile app.
- Log in to your Uber Eats account, or sign up for a new account.
- Add your Healthy Benefits+ card to your Uber Eats Wallet to start shopping.
- Add a secondary payment method to your Uber Eats Wallet if you don't have one already. This will cover tips and non-covered items. You must have a secondary form of payment on your account to check out.
- Use your funds to shop for eligible food with Uber Eats.
- At checkout, select your Healthy Benefits+ card as payment.
- Order same-day delivery to get your items within hours.

7. Is there a minimum order amount?

No, there is not a minimum order amount for purchases with your benefits.

8. How often can I shop?

There are no restrictions on the frequency of purchases you can make with your benefits until your benefit funds run out.

9. What if my funds aren't enough to cover items at checkout?

If your total is greater than the available funds on your card, you can pay the balance with an alternative personal payment method.

10. Why do I need a secondary payment method on Uber Eats?

Uber Eats requires a secondary payment method on your account to place an order. The secondary payment method will only be used to cover items not covered by your benefits, such as tips. Even if you don't tip, you still need a secondary payment method at checkout.

11. Where can I add my secondary payment method in Uber Eats?

To add a secondary payment method to your Uber Eats account, tap **Account** > **Wallet** > **Add Payment Method**. Enter your payment details.

12. How do I get a refund?

To receive a refund, complete the following steps:

- Visit the <u>Uber Eats website</u> or open the mobile app.
- On the website, tap the Menu icon > Help > Help with an order. In the mobile app, tap Account > Help > Help with an order.
- Select the order for which you want a refund.

- Chat with a representative online or via phone. The representative will send your refund back to your card.
- * Note: All refunds are managed through UberEats customer service. Do not attempt to receive a refund from the retailer you selected.

13. How long will it take for refunds to be processed by Uber Eats?

After you've contacted Uber Eats support and requested the refund, the funds should appear back on your card once the refund has been approved.

14. What items can I not use my benefits for?

15. Should I use the Uber Eats app to order my items?

You may use both the Uber and Uber Eats apps to shop with your benefits.

16. The price of an item I bought is not the same in the app as it is on the receipt I received from the store. Am I charged for the extra?

The item price may occasionally differ between the Uber Eats app and in-store at your chosen retailer. When that occurs, your secondary payment method will be charged the difference. Item totals are final at checkout. If you have questions, you can contact support directly in the Uber Eats app.

17. Does UHG offer any discounts on Uber Eats or Walmart+?

The <u>UHG Employee Discount Site</u> offers thousands of deals on products and services. Please check the site for up-to-date discount offerings.