

## 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.

#### 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
- **Online at** [HealthyBenefitsPlus.com/uhg](https://HealthyBenefitsPlus.com/uhg); or
- **Download the Healthy Benefits+ 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 15<sup>th</sup> of the month, you can start using your funds right away. If you receive it after the 15<sup>th</sup>, you are eligible 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 use my Healthy Benefits+ funds for?

You may use your funds for approved healthy foods. A list of eligible categories can be found on the **About** page on the program website. If you are unsure if an item qualifies, use the **Product Scanner** on the mobile app.

#### 6. How do I check my balance?

You can check your available monthly balance on the **About** page on the program website or mobile app.

#### 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 15<sup>th</sup> of the month, you will have the remaining days in that month to use your \$100 benefit. Any funds left in the account at the end of the month will be forfeited. A full \$100 will be available for use each month for six months.

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

Once you are enrolled in the program, the Healthy Benefits+ pilot is available for 6 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 more than the available funds on your card or you have items in your purchase that are not eligible, 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 1<sup>st</sup> 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 that had a medical appointment before June 1, 2024, are not eligible for the pilot. If this pilot is expanded, Medical Weight Loss 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. The four-digit number on the back of your card is your security code. You can also locate this information on 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 App Store® or Google Play®.

## **4. How do I update my account information?**

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

## **5. What if I forgot my password?**

Click on **Forgot Password** on the **Log In** page. Then, enter your email address and you will be sent a temporary password to then reset upon logging in.

## **6. What if I forgot my username?**

Click on **Forgot Username** on the **Log In** page and enter your card number. Your username will be sent to you via email.

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

No, additional savings cards are not available for other members of the household unless it is a spouse/domestic partner that 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 under **Account Settings** on the program website or on the Healthy Benefits+ mobile app.

## **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?**

Scan the items with the **Product Scanner** from the mobile app to see if they are covered before checkout. Refer to the **About** page for a list of covered foods and beverages.

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

To find a list of stores near you, use the **Store Finder** on your program website or mobile app. Simply enter your zip code or allow the mobile app to detect your current location.

### **3. Is there a minimum order amount?**

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 mail and/or fax my orders?

Some programs may offer mail order. Refer to the program website or welcome materials to see if this option is available to you.

### 6. 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.

### 7. 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.

### 8. Do I pay sales tax?

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

### 9. Does my card work at self-checkout?

Your card will work at select self-checkouts 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 program website or mobile app if you click on **Account Settings**.
- **Are you shopping at a participating store?** To confirm you are shopping at a participating store, go to the **Store Finder** page on your program website or mobile app.
- **Are you buying covered items?** To see if an item is covered, scan it with the mobile app **Product Scanner**.
- **Are you using the correct card?** You can see your active card number by visiting the program website and clicking on **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 are 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, you may request a replacement card online on the **Account Settings** page by clicking on **Your Cards**. You can also 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.

### 3. 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?

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

## Covered Items

### 1. What can I use my Healthy Benefits+ funds for?

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 benefits?

Although your funds can be used on thousands of foods and beverages, there are select items that do not qualify. Review the **About** page of the website for more details.

## Healthy Food Shopping Experience

### 1. How do I use my funds to shop in-store?

- Use the [Store Finder](#) online or on the Healthy Benefits+ mobile app to locate a participating store near you.
- Use the **Product Scanner** in the mobile app to check item eligibility while in-store.
- 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 [Walmart.com](https://www.walmart.com) and login 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, enter your 17-digit card number and 4-digit security code under "Add credit or debit card."
- 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 will need to enter another form of payment for non-covered items.

### 3. Do I need an account to order?

To order online at Walmart.com, you will need an account. If you do not have one, create one in minutes with your email address and name. Your Walmart account will help you track your order and review 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 are 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 at [Uber Eats](#) and use your Healthy Benefits+ card at checkout to pay for healthy food.

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

### 1. How do I shop with my funds?

To shop with your credit, complete the following steps.

Visit [Uber Eats](#) website or mobile app.

[Log In](#) to your Uber Eats account or [Sign Up](#).

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 do not have one already. This will cover tips and non-covered items. You must have a secondary form of payment on your account to checkout.

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.

### 2. Is there a minimum order amount?

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

### 3. How often can I shop?

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

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

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

### 5. Why do I need a second payment method?

Uber Eats requires a second payment method on your account to checkout. The second payment method will only be used to cover items not covered by your benefits, including tips. Even if you do not tip, you still need a secondary payment method on your account.

### 6. Where can I add my second payment method?

To add a secondary payment method to your Uber Eats account, select your account page then click Wallet. Enter your payment details.

### 7. How do I get a refund?

To receive a refund, complete the following steps.

- Visit [UberEats](#) website or mobile app.
- Click the [Help](#) page.
- Select the order for which you want a refund.
- Chat with a representative online or via phone.

- Representative will send funds back to your account card.
- Note: all returns need to be sent through UberEats customer service. Do not attempt to receive a refund from the retailer you selected.

**8. How long will it take for refunds to be actioned?**

Once you have contacted UberEats support and requested the refund, the funds should appear back on your card after the refund has been approved.

**9. What items can I not use my benefits for?**

Takeout food from restaurants, as well as non-covered items, is not covered by your benefit. To see which items are covered go to the What Can I Buy section on your **About** page of the Healthy Benefits+ website.

**10. Should I use the UberEats app to order my items?**

You may use the Uber or UberEats app to shop with your benefits.

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

Occasionally, item price may differ in the UberEats app vs. 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 on the Uber app.

**12. Does UHG offer any discounts on UberEats or Walmart+?**

The [UHG Employee Discount Site](#) offers thousands of deals on products and services. Please visit the UHG Employee Discount Site for up-to-date discount offerings.