



With an HIA, being healthier brings even more rewards

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

Earn incentive credits by completing activities offered by your employer

- 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.

Making it easier 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 simpler to pay for services by phone, online or at locations that accept Mastercard (if a card is offered).

Answers to frequently asked questions

How do I get the HIA?

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

Can I put my own money into the HIA?

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

When can I start to use the HIA?

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.

Can I be taxed for having the HIA?

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

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

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.

Can I cash the HIA out at any point?

No. The money is owned by your employer.

How do I view my HIA balance?

You can view your HIA balance anytime by going to myuhc.com[®] > **View Account Balances** > **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.

Learn more

Visit myuhc.com

**United
Healthcare**

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 number that appears on your health plan ID card.

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Participation in the Health Assessment is strictly voluntary. Any health information collected as part of the assessment will be kept confidential in accordance with the Notice of Privacy Practices; be used only for health and wellness recommendations or for payment, treatment or health care operations; and be shared with your health plan, but not with your employer.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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