

Helping employees pay for eligible health care expenses.



Studies have shown that consumers are concerned about health care or out-of-pocket expenses.¹ To help employees pay for certain health care costs and encourage them to use quality care, we offer Care CashSM. This preloaded debit card can be used for eligible UnitedHealthcare Premium[®] health care provider visits, Virtual Visits, urgent care visits, primary care provider visits and outpatient behavioral health care visits.

Care Cash is designed to give employees \$200 for the year (employee coverage only) or \$500 for family coverage, helping to pay out-of-pocket costs for eligible health care expenses. The card is reloadable, with any fund balance rolling over each year.

Here's how it works:

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Eligible employees receive a welcome communication with information about registering for the Care Cash card online.
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After registering, the employee receives their Care Cash card by mail, along with activation instructions.
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The employee can then use their card for eligible health care expenses.

CONTINUED

43%

of consumers aren't engaged in their health plan, which may result in lost opportunities for better health and lower costs.²

When employees use quality care, they may help reduce their health care costs.

By helping to fund eligible health care expenses, Care Cash may help drive positive health behaviors, which may lead to employees seeing savings:



Reward employees for actively engaging in their health.

Care Cash may help employees take ownership of their health, stay healthy and save money.



To learn more about Care Cash, contact your UnitedHealthcare representative.



¹ Healthcare consumerism 2018: An update on the journey, McKinsey & Company.

² Consumers enrolled in consumer-directed health plans are nearly 50% more likely to research and compare costs for healthcare products and services, Alegeus, April 2015.

³ 2019 UnitedHealthcare Network (Par) Commercial Claims Analysis for 172 markets. UnitedHealth Premium Care Physicians are designated for quality and cost efficiency. Rates are based on historical information and are not a guarantee of future outcomes.

⁴ Q4 2018 E&I HCE replication of RAND study on Virtual Visits value. Based on upper respiratory cases; other conditions may have different replacement percentages. Based on use and users so far—as services expand, the trade-offs between the various types of services may change. Only applies to services as provided by current providers; other providers with different models (e.g., voice access) may have different replacement percentages.

⁵ Based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low acuity and could be treated in a Virtual Visit, primary care provider or urgent/convenient care setting.

Care Cash provides a preloaded debit card that can be used for certain health care expenses. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

Use of this card is subject to the terms and conditions of the Cardholder Agreement. Issued by Optum Bank®, Inc., Member FDIC, pursuant to license by Mastercard International.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

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