



UnitedHealthcare UCard®

The UnitedHealthcare UCard® is a **member ID card** and so much more. The UCard opens doors for member's **care, rewards and more.**

Available nationwide to nearly all UnitedHealthcare Individual Medicare Advantage members

What's new for 2025?



Simple and secure access

For most members, the UCard includes a magnetic stripe, making it easier for members to use their credits when shopping in-store. Members can simply swipe their UCard at checkout, just like any other debit or credit card.

- Members on a UnitedHealthcare CareFlex plan will continue to have a barcode on their UCard.
- Publix is not compatible with the magnetic stripe, so members residing in Florida, Georgia and South Carolina will continue to have a barcode on their UCard. Members traveling from other states and shopping at Publix can use the UCard in their mobile app to checkout.



Available nationwide

All Individual Medicare Advantage members (including Non-SNP, D-SNP, C-SNP, I-SNP and People's Health), except members in MASCO, will receive a UCard.



Primary care provider information

The primary care provider (PCP) will not be on the UCard for plans that do not require a referral. Members can visit their member site and mobile app or contact customer service to view their PCP. Specific D-SNPs that meet this criteria may still require the PCP to display due to state requirements.

Why UnitedHealthcare?

The easy-to-use UCard makes it easy for members to:

- Visit their medical, dental or vision care provider or fill a prescription.
- Buy eligible OTC products and healthy food and pay eligible utility bills.
- Spend earned rewards on eligible items like gifts, clothing, household items and more.
- Access a free standard gym membership.



How does it work?

In addition to being a member ID card, the UCard holds benefit credits and earned rewards.

- **Step 1: Activate:** The UCard ships once the enrollment application is approved and typically arrives prior to the plan effective date. Members can activate their UCard anytime on the UnitedHealthcare app, at activate.uhc.com or by calling 1-866-757-1864, TTY 711.
 - Once activated, the UCard will be ready to use when their coverage starts. Members do not need to activate their UCard to visit a provider or fill a prescription.
- **Step 2: Shop:** For eligible members, UCard holds benefit credits (OTC, Healthy Food, Utilities) and earned rewards (Rewards and HouseCalls), which accumulate separately but can be combined for eligible purchases. Members can shop in-person or online. When shopping in-store at any of the thousands of in-network retail locations, members can swipe or scan their UCard at checkout, just like any other debit or credit card.
 - Benefit credits are automatically loaded monthly or quarterly. Monthly credits will be loaded the first day of the month and expire the last day of the month. Quarterly credits will be loaded the first day of the quarter and most expire the last day of the quarter.
 - If a member leaves, Rewards expire one month after their Medicare Advantage plan terminates. This doesn't impact members who are enrolled in a current plan or if they switch to another UnitedHealthcare Medicare Advantage plan.
- Members can visit their UCard Hub on their member website to check balances, access the reward program and find information on how and where to use their UCard.
- Members can download the UnitedHealthcare mobile app to conveniently access the UCard hub and UCard on the go.
- Members can refer to the plan's Evidence of Coverage (EOC) for specific benefit details.



How can you support your members?

- Help members know what to expect for 2025 and how to get the most out of their UCard.
- Encourage members to activate their UCard and help them download the mobile app.
- Help members find a retail location by visiting [Jarvis > Quick Access > OTC Store Locator](#).
- Answer related questions that may surface by referencing the [OTC + Healthy Food + Utilities, Rewards and Fitness Quick Reference Guides](#).