Walking toward a healthier you

We know there are countless physical activities out there you can choose from, and walking has the lowest dropout rate of them all! Most of us walk every day without even thinking about it as it may be one of the simplest things you can do to help improve your health. And walking doesn’t just help improve the way you look – it can also improve the way you feel. Did you know that walking can also be an integral part of helping you save money on your health care costs?

UnitedHealthcare and your employer through its membership in Business Health Care Group want to help you maintain an active and healthy lifestyle, and help lower your health care costs. That’s why we created UnitedHealthcare Motion, a program where all you need to do is walk.

Did you know?

According to the American Heart Association¹, 30 minutes of regular, moderate-intensity physical activity may help you:

• Reduce the risk of coronary heart disease
• Improve blood pressure and blood sugar levels
• Maintain body weight and lower the risk of obesity
• Enhance mental well-being
• Reduce the risk of breast and colon cancer

¹ http://www.heart.org/HEARTORG/HealthyLiving/PhysicalActivity/Walking/Why-Walking_UCM_461770_Article.jsp
**UnitedHealthcare Motion**

UnitedHealthcare Motion is a new program that rewards you and your spouse, as UnitedHealthcare plan members, for taking steps to help improve your health and earn credits to help lower your health care costs. UnitedHealthcare Motion promotes physical activity through the use of an activity tracker, Trio from Trio Motion®, and provides access to UnitedHealthcare Virtual Visits.

You may take greater control of your health and health benefits, and see the results of increasing your physical activity while earning reward credits for meeting specific goals. You can go online and track your daily and monthly progress and receive up to $3 per day in health savings account (HSA) credits for meeting specific targets. These credits are deposited into your HSA.

It’s easy and all you have to do is walk > track your progress > earn your credits.

<table>
<thead>
<tr>
<th>Frequency</th>
<th>300 steps in 5 minutes – 6 times a day</th>
<th>$1.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intensity</td>
<td>3,000 steps in 30 minutes</td>
<td>$1.00</td>
</tr>
<tr>
<td>Tenacity</td>
<td>10,000+ total daily steps</td>
<td>$1.00</td>
</tr>
<tr>
<td><strong>Total Daily Rewards Available</strong></td>
<td><strong>$3.00</strong></td>
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If you hit all goals every day, you can earn up to **$1,095* per year!**

Incentives are processed quarterly and will be available in your HSA. Since the money in your HSA is yours, you can carry over all the money from year to year.

*Not to exceed federal maximum incentive guidelines.

### Getting started

1. You and your spouse will receive activity trackers (Trio) at no additional cost to you through your employer.

2. Go online to [www.triomotionfit.com](http://www.triomotionfit.com), where you can register your activity tracker and activate your account.

3. Wear your activity tracker every day and begin walking to reach your daily goals.

4. Go online to [www.triomotionfit.com](http://www.triomotionfit.com) and view detailed information and charts about your progress, FIT goals, and reward credits earned. Your Trio tracker will record and upload your daily physical activity, and provide real-time feedback to help you keep track of your walking goals and allow you to see at a glance how close you are to meeting your goals. Track your daily and monthly progress to receive up to **$3 per day toward your HSA credits** for meeting the specific targets. And receive regular email notifications of your activity progress.

5. Start earning! You will then receive quarterly deposits into your HSA based on what you have earned in the previous quarter. You can then use these deposits to reimburse eligible medical expenses.

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**Kick-start your walking program.**

To earn a **$40 registration credit** you must pair your device and walk at least 300 steps in a 24-hour period within 30 days of your effective date.
**Virtual Visits — 24/7 access to a doctor**

When you don’t feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now, you don’t have to.

A virtual visit lets you see and talk to a doctor from the comfort of your home or office without an appointment. And it’s part of your health benefits. Appointments can take place by mobile device or computer. Most visits take 10-15 minutes. And, doctors can write a prescription*, if needed, that you can pick up at your local pharmacy.

**Access Virtual Visits**

Log in to myuhc.com®.

1. Click on the “Physician & Facilities” tab at the top of the page.
2. There you will find information where you can:
   - Learn more about Virtual Visits
   - Access direct links to provider sites where you can register and receive care

**It’s part of your health benefits**

Virtual Visits are part of your health benefits which are administered by UnitedHealthcare. You can expect to pay a portion of the costs according to your medical plan. Your costs may be lower than an in-person appointment with your doctor. All virtual visits will appear in claim summaries the same as any other medical claim.

**UnitedHealthcare Motion – Taking steps to help you with:**

- Healthy Behaviors
- Lower Costs
- Convenience/Time Savings
- Deductible Credits

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**For more information about UnitedHealthcare Motion,**

contact Customer Care at 1-855-256-8669, TTY 711 or email info@unitedhealthcaremotion.com.
How does the health savings account (HSA) work?

The rewards earned from UnitedHealthcare Motion will be deposited into your HSA and are yours to use to help cover your out-of-pocket medical or pharmacy expenses during the plan year. You can log in to myuhc.com at any time to view your available HSA balance, make a payment from your HSA directly or download a claim form to submit via mail or fax.

Q. How do I get the HSA?
A. You get the HSA when you sign up for your health plan. There is nothing you need to do.

Q. Can I put my own money into the HSA?
A. Yes. Both you and your employer can put money into the HSA. By completing your walking goals you could earn up to $3 per day from your employer. Those goals are monitored and funding will be applied on a quarterly basis. Total annual contributions (employer and employee) cannot exceed the IRS defined annual maximum contribution.

Q. What can I use my HSA money for?
A. You can use your HSA money for any qualified expenses the medical plan will cover, plus pharmacy expenses and other qualified expenses as defined by the IRS. You may go to myuhc.com to see the IRS defined list of eligible expenses.

Q. When can I start to use the HSA?
A. You can start using the HSA when you have funds in your account. You can check your balances on myuhc.com.

Q. How do I get access to my HSA funds?
A. Once you have opened your account with Optum Bank, you will receive a welcome kit and a debit card. You may use the debit card to pay for any eligible expenses, or you can make payments directly from your HSA either through myClaims Manager on myuhc.com or directly from Optum Bank.

Q. Can I be taxed for having the HSA?
A. No. You don’t have to pay federal or state income taxes on this money.

Q. Can I keep the HSA if I leave my employer or change health plans in the future?
A. Yes. If you leave your employer or choose to change health plans in the future, you can keep the money or take it with you.

Q. What happens if I don’t use all the HSA money during the year?
A. If you have remaining HSA balances at the end of the year, you can carry over that balance for use in the next year, as the money in your HSA is yours.

UnitedHealthcare Motion

The program that helps you to earn credits to reduce your health care costs. If you have questions about your medical plan call the member phone number on your health plan ID card.

Trio Motion
For information and to register your walking device: www.triomotionfit.com
For questions: 1-855-256-8669, TTY 711, or email us at info@unitedhealthcaremotion.com

Virtual Visit
A virtual visit lets you see and talk to a doctor from your computer or mobile device without an appointment. And it’s part of your health plan benefits.

Access Virtual Visits
- Log in to myuhc.com to learn more
- Choose from provider sites where you can register and receive care