

PRODUCTS AND PROGRAMS

Will wellness credits roll over due to COVID-19? Update 10/6/21

There are no plans to carry over Wellness Credits at this time.

What specific items may wellness credits may be used for? Update 10/6/21

An employer can use wellness credits for COVID-19 testing for return to work, surveillance, at home testing and fees to vendors for this testing until October 17, 2021. These services will no longer be covered after this date.

Wellness credits for the purchase of COVID related safety items and premium credit reimbursement is covered until the end of the existing contract period, but no later than October 31, 2022.

Contact your UnitedHealthcare representative for full details on covered services and coverage expiration dates.

- **Employer Premiums for Health Insurance – ASO / FI customers** can use through their wellness funds to pay for their medical premium.
- **Personal protective equipment (PPE) to prevent worker exposure** – Face masks, face covering, face shields, gloves.
- **Employee Screening** – Thermometers, Thermometer Gun, disposable Thermometers.
- **Personal Use & Cleaning Products** – Tissue and no-touch disposal receptacles; hand sanitizer products and no-touch dispensers; disinfectants: use products that meet EPA's criteria for use against SARS-Cov-2 and are appropriate for the surface.
<https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2>
- **Cleaning Services of facilities**
- **Materials to COVID-proof Facility including signage**
- **COVID-19 testing** –in the employer's office for employees returning to work
- **Fees for vendor** – to conduct testing or collect test samples

Can gift cards be provided to member to incent members to get vaccinations for COVID-19? New 8/4/21

Yes, customers may use their wellness credits for gift cards to incent their employees to get the vaccine, if is available to all group members. A customer will want to work with their field account teams to get this set up and paid.

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Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details. Last updated 10/18/2021

These gift cards may be considered a taxable benefit.

A contribution to an HSA would not be a taxable event.

Certain eligible services which qualify for reimbursement under wellness credits (as promoting improvement of physical or mental behaviors) are not qualified medical expenses under IRC § 213 (d) and thus reimbursement of them may be a taxable event for the plan participant.

These services will require communication to the customer/plan sponsor, to consult with their tax professional for further guidance on any reporting obligations.

- Gym equipment- onsite and offsite
 - Example: Bikes including Peloton, Elliptical, treadmill, pedometers, weights, Apple watch
- Gym memberships
- Online activity tracking and reward administration
 - Example: Paying a health and wellness vendor to track employee participation in wellness service.
- Relaxation equipment/services for onsite relaxation: Massage chairs, onsite massage, massage therapy, yoga
- Incentives related to health and wellness that are provided to encourage participation in wellness programs.
 - Examples: Entry fees to a wellness event (race) attire/gear for a wellness event, rental of equipment for wellness activity, water bottles, achievement awards, prizes for participation.
- Gift cards and cash

Will UnitedHealthcare support an employer who wishes to increase premium for their employees who are unvaccinated? Update 9/8/21

No. UnitedHealthcare does not support benefit differentials for vaccinated vs. unvaccinated individuals.

Can fully insured or self-funded customers use their Wellness Credits to pay for premium? Update 10/6/21

This must be discussed and approved with your UnitedHealthcare representative.

An employer can use wellness credits for premium credit reimbursement until the end of the existing contract period, but no later than October 31, 2022.

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Can wellness credits be used for supplies like hand sanitizers and thermometers that are part of return to work or return to office programs? New 4/25

- Yes, UnitedHealthcare wellness credits may be used to purchase hand sanitizers, thermometers or other supplies use to provide a healthy and a safe workplace as employees are returning to the workplace.

Can a UnitedHealthcare Preventive Plan or other MEC-only plan that does not have stop loss add stop loss insurance? NEW 3/26

MEC plans are subject to the new legislation. However, many of these plans do not have stop loss insurance. It would be up to the plan sponsor, who is the fiduciary to speak with their consultant or broker to assess market solutions best for their respective plan situation.

Are testing and testing related visit claims covered for UnitedHealthcare Preventive Plan members? Update 10/17/21

The Preventive Plan does include waiver of cost sharing including co-payments, coinsurance and deductibles for medically appropriate COVID-19 testing and testing related visits at physician offices or telehealth in and out of network. Inpatient testing is out of scope. Testing must be ordered by a physician or appropriately licensed health care professional for purposes of the diagnosis or treatment of an individual member and provided at approved locations in accordance with CDC guidelines. Coverage is effective for claims as of March 18, 2020 and will remain in place through the public health emergency period, now January 15, 2022.

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