

OTC + Healthy Food + Utilities



UnitedHealthcare Medicare Advantage plans offer credits that allow members to purchase items, **helping stretch their dollars** even further to support their overall health and wellness.

55K+ retail locations
Flexible shopping options
Simple to use

What's new for 2025?



Simple and secure access

Most 2025 UnitedHealthcare UCards® include a magnetic stripe, rather than barcode, making it easier to access their benefits. When shopping in-store, members simply swipe their UCard at checkout, just like any other debit or credit card.



Ongoing retail expansion

We continue to expand stores in the national S3 retail network, with over 55K+ retail locations available in 2025 and more retail partners coming throughout the year.



Healthy food to support C-SNP

Chronic Special Needs Plans (C-SNPs) have access to a Healthy Food benefit in addition to the OTC products, making it even easier for members to buy foods that support their health and wellbeing.



Convenient online shopping

We're investing in a more modern infrastructure for our shop-from-home members with our improved online shopping site and the discontinuation of the mailed OTC catalog for most members.

Why UnitedHealthcare?

- Flexible shopping options, including using the UCard in store or online.
- Easy in-store shopping using the UnitedHealthcare mobile app. Members can use the product scanner to see if their product is covered and their digital UCard at checkout.
- Simple to use with no forms to fill out or receipts to submit.
- Access to 55K+ retail locations in the S3™ network, such as CVS, Kroger, Walgreens, Walmart, Sam's Club, Save A Lot and more. Members can use the store locator on the member site and member app to find locations.





OTC + Healthy Food+ Utilities

How does it work?

There are three benefit design types. You can visit the Medicare Product Portal for plan-specific coverage.

OTC



Plan eligibility

- Non-SNP
- Select C-SNP
- I-SNP*

Credit timing

- Quarterly

What's included

OTC products include thousands of covered items such as vitamins, pain relievers, first aid, incontinence products, oral care and more.

How it works

Members have the option to shop with their UCard in-store or online through the member site. Products are shipped by Amazon with free 2-day shipping (members still order through the member site, not Amazon.com).

OTC & Healthy Food



Plan eligibility

- Most C-SNPs
- D-SNPs in TN

Credit timing

- Monthly

What's included

OTC products above, plus Healthy Foods, including thousands of fruits and vegetables, meat, seafood, dairy products, bread, cereals and more shelf-stable options. Members can also purchase diet-specific prepared meals. Desserts, candy, and sodas are excluded.

How it works

To buy Healthy Foods, members have the option to shop with their UCard in-store or online through the member site. Members must meet a \$35 order minimum (prior to applicable tax) to place an order online. Covered products are shipped directly to members' homes from Walmart.

OTC, Healthy Food & Utilities



Plan eligibility

- D-SNP

Credit timing

- Monthly

What's included

OTC products and Healthy Foods above, plus Utilities, including home electricity, water and sewer/sanitation, heat, phone (land line) and internet services.

How it works

Members have the option to pay for Utilities through the member site or in-person at a Walmart MoneyCenter or customer service desk. The service address of the utility bill must match the member's permanent address, temporary address or mailing address on file with UnitedHealthcare.

- Credits will be automatically loaded to the UCard monthly or quarterly based on the benefit. Credits will expire at the same cadence they're loaded.
- Members can find participating stores and check their credit balance on the UCard Hub on the member site or the UnitedHealthcare app.
- Members can review their Evidence of Coverage (EOC) for more information on their OTC, Healthy Food and Utilities expiration timeframes, which can vary by plan.

*Given CMS and Skilled Nursing Facility regulations, I-SNP assortment varies. Members do not have access to items with active medical ingredients, which include but are not limited to pain relievers, allergy medication, vitamins, smoking cessation items, etc.





How can you support your members?

- Help your members know what to expect for 2025 and how to get the most out of their benefit.
- Encourage your members to activate their UCard when they receive it.
- Help members find a retail location by visiting Jarvis > Quick Access > OTC Store Locator.
- Encourage your members to use the UnitedHealthcare app to review their balance, locate retailers nearby, scan products to confirm eligibility and check out at the register. They can also check their balance and shop online through their member site.
- Check out the UCard Quick Reference Guide for more information on how the UCard works.

