

# Welcome to UnitedHealthcare Motion®!

Lead enrollees to succeed in this innovative program.

All Savers® Alternate Funding comes with something most plans don't: a tool for healthier living that gives members an opportunity to earn money for qualified out-of-pocket medical expenses. It works with a wearable activity tracker and a mobile app provided at no additional cost as part of their benefit plan. Employees may get more out of the program if they have an executive champion; information on the following pages should help prepare you to be that champion.

Eligible employees and enrolled spouses can each earn up to \$1,095 this year toward copays, prescriptions and deductibles (for themselves or covered dependents). UnitedHealthcare Motion's FIT goals are designed to offer health benefits—from weight management to a lengthy list of reduced health risks. Plus, a body usually just feels better when it's active.

The program is designed around 3 daily goals (called FIT goals)—a science-based formula for healthy walking. Each goal that members achieve translates to money earned for qualified out-of-pocket medical expenses.





## There are many reasons for employees to participate in UnitedHealthcare Motion:

- Walking can be convenient, practical and free. It may improve mood, increase focus and reduce risk of disease.
- It helps build culture. Walking with others may strengthen connections and promote a cohesive work environment. Walking alone can be a great way to restore energy, focus and creativity.
- It is designed to manage costs. The more FIT goals your employees achieve, the better your company's potential to save money.

We look forward to supporting you and your employees with this rewarding program!

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# **Program Overview.**

# **Getting started:**

Using activity trackers and set-up guides, members:

- Receive a welcome message that highlights the program's advantages and encourages them to register and begin their UnitedHealthcare Motion journey. If we have your members' email addresses, we will send them an email. If we don't have a valid email address, we can make available a welcome letter template for you to distribute to all eligible members.
- Create individual accounts at **UnitedHealthcareMotion.com** and install the app on their smartphones and or computers.
- Link their activity trackers to their accounts.
- Take test walks and sync acquired steps on their trackers to their accounts.

## Using the activity tracker and syncing steps:

Members wear their activity trackers and walk to meet the daily FIT goals. Their trackers record their steps and goal achievements and can sync with their online accounts wirelessly.\*

\*As long as the UnitedHealthcare Motion app is open and the activity tracker is within 30 feet of a Bluetooth-enabled smartphone or computer.

Once a week, we recommend that members manually sync their activity trackers to their UnitedHealthcare Motion account. Instructions to sync on demand vary by device and can be found on the app, in the set-up guide or in the FAQs. The FAQs are accessible from the website's 3-bar menu icon or by selecting "online help" on the mobile app.

#### Tracking participation, progress and earnings:

Reports – Keep tabs on the group by logging into **UnitedHealthcareMotion.com** as an admin (not your personal login credentials). Your admin credentials are found on the welcome email you received. Once logged in as an admin, you'll find Reports in your menu. That's where you can see how many in your group have signed up. Later, you can access activity reports there, too.

Rankings—This is your landing page when logged in as an administrator. Most users find the rankings information very motivating and like to see how their progress compares to others. As the program administrator, you must turn on a feature to allow your group's screen names to be visible. Simply log in as an admin and go to Settings to enable screen names by checking the box. Your employees will thank you!

**Dashboards** – Members can get real-time feedback on their progress with the UnitedHealthcare Motion app on their smartphones or by logging into **UnitedHealthcareMotion.com** on their computers. Daily and monthly dashboards show members their individual goal achievements, FIT-earnings totals and progress. There are even personal trophy cases with earned badges.

The activity trackers—The activity trackers enable users to check on the day's progress toward daily FIT goals. They also vibrate or chirp to remind users to get up and walk if they've been sedentary for 1 hour.

**Email** — The UnitedHealthcare Motion team sends weekly and monthly FIT-goal-achievement summaries via email to help users stay engaged in the program.

# **FIT Goals.**

## Why they work:

Just as healthy eating requires meals to be spread throughout the day—with the right balance of nutrients—there is a recipe for healthy walking. Total step count is 1 ingredient, but frequency and intensity of movement may be significant contributors to good health, too.

The 3 daily goals are based on this need to walk with Frequency, Intensity and Tenacity. FIT goals, and the rewards that come from meeting them regularly, set this program apart from (and above) others.

Daily	FIT Goals	Benefits
<b>G</b>	6 brief walks.	Reduces risk factors for metabolic and cardiac health.
0	1 brisk walk.	Reduces risk factors for cardiovascular, metabolic, bone and mental health, as well as cancer.
•	At least 10,000 steps total.	Increases energy and can help manage weight.

Working out for an hour a day can still leave you with an elevated risk of abnormal cholesterol and high blood sugar—if you spend the majority of your day sitting. It's better to move multiple times a day. A study published in *Science & Medicine* showed people tend to overestimate how much exercise they get each week by more than 50 minutes, and they underestimate sedentary time by more than 2 hours. Our FIT goals and activity trackers help inform people and keep them engaged in their own well-being.

#### What the goals are and what they're worth:

FIT stands for Frequency, Intensity and Tenacity, of course! The 3 daily goals are named accordingly.

## Frequency—annual earning potential: \$365.00

• Take 6 brief walks over the course of your day, at least an hour apart. (For each walk, you just need 500 steps within 7 minutes.)

# Intensity—annual earning potential: \$365.00

• Take 1 brisk walk. (3,000 steps within 30 minutes, averaging 100 steps/minute.)

# Tenacity—annual earning potential: \$365.00

• Take at least 10,000 steps in a day. (The activity trackers will reset at midnight local time.)

# Launch Checklist.

# Just follow these steps to get your employees started.



**Familiarize yourself** with the FIT goals, earnings information and dashboards so you can help employees with their questions.



Introduce the program to enrollees. If we have your members' email addresses, we will send them an email. If we don't have a valid email address, we can make available a welcome letter template for you to distribute to all eligible members. It's best if you can have a meeting to help employees fully understand all the value.



**Let members know** there's a registration credit of \$55 that can be applied to purchased devices or taken as a reward if they use their own Motion-compatible device. Purchased devices are delivered to the member's home.



**Email employees.** As an admin, we recommend that you engage your employees by sending an email encouraging them to take advantage of the UnitedHealthcare Motion program. Go to the menu when logged in as an admin and look for Materials under Resources for an email template and promotional poster. Let them know how rewarding participation in UnitedHealthcare Motion can be.



#### Get people talking and walking!

- Hang the promotional poster where employees congregate.
- Enable Rankings to show screen names (log in with your admin credentials and go to Settings to enable the screen names).
- Encourage company leaders to show support and facilitate walking opportunities.
- Recruit influential coworkers to be ambassadors to promote the program and create company challenges.

# **Promoting the Program.**

# Follow this checklist to engage employees and create lasting success:



**Recruit program ambassadors.** Ask a few influential employees to boost excitement around UnitedHealthcare Motion. Request that your executive leader(s) communicate their support for the program. Enlist the leadership team to encourage walking and walking meetings. It can increase morale and allow for better workplace connectedness.



**Keep the program visible.** Use your reports of company-wide statistics (like total company steps) to share progress and achievements. Remember, when logged in as an admin, you can go to the menu and find helpful resources.



**Make it social.** Invite colleagues to join you for walks and encourage the formation of small walking groups or teams. Team walks can build camaraderie and strengthen relationships.



**Encourage good-spirited competition.** Be sure to enable screen names for the Rankings (in admin Settings). Create team challenges, reward participants for hitting certain benchmarks or for being at the top of the Rankings for a designated number of days each month. Employees find healthy competition fun and motivating!

Consider launching a walking challenge 4 to 5 months into the program. Motion Challenges take about 3 weeks to set up, and it starts by sending an email requesting the challenge to the UnitedHealthcare Motion Customer Service team at **TeamChallenge@unitedhealthone.com**.

Our most popular challenge includes all 3 FIT goals and lasts from 4 to 6 weeks. Anything longer usually results in decreased engagement. Winning is determined by the team with the highest average FIT-goal achievement over the course of the competition.



**Make a walking map.** Create a simple map of the building, grounds or local area showing the distance, time and approximate step count for each route. Distribute the maps to enrolled employees to help them plan and manage their walks to achieve maximum benefits.

# **Earnings: Amounts and Information.**

**Accruing earnings:** For every goal achieved each day, members accrue FIT earnings in their UnitedHealthcare Motion accounts online. They can see the amounts they've earned on their individual dashboards.

Award amounts: Each member has the ability to earn \$1,095 per year by achieving FIT goals.

**Registration credit:** A registration credit of \$55 can be applied to purchased devices or taken as a reward if they use their own Motion-compatible device. Purchased devices are delivered to the member's home.

## FIT goal values:

Frequency: \$365 per year (\$1 per day)
Intensity: \$365 per year (\$1 per day)
Tenacity: \$365 per year (\$1 per day)

### HSA:

Balance transfers: Once each quarter, members' earnings are transferred to their HSAs.

**Earnings distribution:** Think of the quarterly transfers as their distributions.

# **Traditional PPO/EPO:**

Balance transfers: Once each quarter, members' FIT earnings are transferred to All Savers Alternate Funding.

**Earnings distribution:** Once funds have been transferred, members are reimbursed for qualified out-of-pocket medical expenses that they've incurred. If their qualified out-of-pocket medical expenses are less than their FIT earnings at year's end, 50 percent of FIT earnings will roll over for use in the next calendar year.

For more information about the reimbursement process, direct members to call the number on their health plan ID cards.

It's important that your employees open an HSA and enter their routing and HSA account numbers on the UnitedHealthcare Motion website for their rewards to be deposited. If an employee does not set up an account by the end of a calendar year, 1 more attempt will be made mid-February of the following calendar year; otherwise the member forfeits that money.

#### Important note about HSA limits:

- Like all tax-deferred accounts, HSAs have funding limits set by the IRS, and we encourage all program participants to monitor, and potentially adjust, their contributions to stay within the annual funding limits.
- Another limit to be aware of is the wellness incentive maximum. HIPAA rules limit the amount of wellness incentives that may be applied to
  an employee's health plan to 30 percent of the total cost of coverage. Your account representative can help evaluate your wellness benefits
  and your plan costs to determine if there is any risk of exceeding the wellness incentive maximum.

Ready ... Set ... Get in motion.



UnitedHealthcare Motion is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional to determine what may be right for you. Receiving an activity tracker may have tax implications. You should consult an appropriate tax professional to determine if you have any tax obligations from receiving a device under this program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. Contact us at 1-855-256-3669 or unitedhealthcaremotion@uhc.com and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. Stop-loss insurance is underwritten by All Savers Insurance Company (except MA, MN and NJ), UnitedHealthcare Insurance Company in MA and MN, and UnitedHealthcare Life Insurance Company in NJ. 3100 AMS Blvd., Green Bay, WI 54313, 1-800-291-2634.

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