

2024

OTC, Healthy Foods and Utilities Credit

(D-SNPs) Ready, set, shop!



What is the Over-The-Counter (OTC), healthy foods and utilities credit?

The OTC, Healthy Food, and Utilities benefit offers D-SNP members a credit that will be loaded on their UnitedHealthcare UCard® each month. The credit can be used to purchase covered OTC products and healthy food, as well as pay certain utility bills.

This benefit gives members flexibility to spend their credits as they choose.



OTC Products. Thousands of covered items include vitamins, pain relievers, stomach remedies, first aid and medicine cabinet items, oral care, and more. Members may have the option to shop in-store, online through the member portal, or from the catalog.



Healthy Foods. Members may be able to shop in-store, online, or from the catalog (just like OTC items) for thousands of covered healthy foods like fruits and vegetables, meat, seafood, dairy products, bread, cereals, and more. Home delivery is by Walmart and is free. Roots® is another option for fresh produce and pre-made meals.



Utilities. Pay for home electricity, water and sewer/sanitation charges, heat, and internet services through the member website, over the phone (Solutran customer service) or in-person at a Walmart MoneyCenter or customer service desk.

What can members expect?

- Credit will be loaded to the UCard on the first day of each month.
- Members can find participating stores and check their balance online on the UCard Hub on the member portal or on the UnitedHealthcare mobile app.
- For utilities, the service address of the utility bill must match the member's permanent address, temporary address, or mailing address on file with UnitedHealthcare.
- Members will want to review their Evidence of Coverage (EOC) for more information on their OTC, Healthy Food, and Utilities expiration timeframes, which can vary by plan.

How does the UCard work?

For information on the UCard, check out the UCard Quick Reference Guide on the AEP Resources page on *Jarvis*.

Key Differentiators

- Our OTC, Healthy Food, and Utilities benefit helps provide our members with the needed **flexibility to meet critical health and wellness needs on a monthly basis**
- Members have shopping options including using the **UCard** in person, online, or over the phone
- When shopping in-store, members can easily **scan the barcode on the back of the UCard to apply the credit as payment**. There are no forms to fill out or receipts to submit.

New in 2024

- UnitedHealthcare has **increased monthly credits for many D-SNP plans**
- We continue to expand stores in the S3 national retail network, with **over 55K+ retail locations in the S3 network** available in 2024 including Meijer, Sam's Club, and Save A Lot.

2024 OTC Credit

Ready, set, shop!



What is Over-The-Counter (OTC) credit?

The OTC benefit offers members **greater choice** and **increased buying power**. The OTC benefit is a quarterly or monthly credit that can be used to buy covered everyday health care products at no additional cost, and is available on most non-SNP plans and select D-SNP, C-SNP and I-SNP plans:

- New this year: Members with the UnitedHealthcare UCard® can purchase covered products in store at 55K+ stores, including CVS, Kroger, Walgreens, Walmart, and — new in 2024 — Meijer, Sam's Club, and Save A Lot.
- Shopping in-store increases product variety and availability, giving our members even more flexibility and choice in generic and brand product options like Tylenol, Depends, BioFreeze, Vicks/Vaporub, Tums, Cottenelle, and Sensodyne.
- Members can also order online through the member portal, by phone, or mail order.
- Examples of covered OTC products include but are not limited to:



Vitamins and supplements



Pain relief medicine



First aid items



Oral care items



Foot care items



Diabetes care items



Quit smoking products



Sun/skin care products

Items not approved for purchase include but are not limited to Disney or character-themed band-aids, essential oils, pet products, baby formula, alcohol, tobacco, and firearms.

Key Differentiators

- Access to thousands of brand name and generic products when shopping in-store
- **Members have the flexibility to choose** how they want to order products when using their UCard or prepaid card
- In-store at over 55K+ local store locations across a national retail network
- Online in the comfort of their own home
- By phone for easy home delivery
- Products ordered online, by mail, or over the phone are delivered to members generally within 2-3 days, and there's free shipping for orders over \$35

New in 2024

- UnitedHealthcare continues to expand this important benefit, with *86 percent of all UnitedHealthcare non-SNP members having OTC credit in 2024*
- The UCard gives members the **flexibility to shop in-store**, expanding access to thousands of brand and generic options
- The credit can be used at any of the 55k+ national, regional, and local (independent stores) in the S3 network

OTC Credit

What can members expect?

- Members may request a mailed welcome packet that includes information outlining the various ways they can access their OTC benefit.
- Members have a designated credit every month or quarter loaded on their UCard to purchase OTC products. On OTC-only plans, credits are dispersed quarterly but may expire quarterly or annually. See the Evidence of Coverage for specific details by plan. *Note: Plans with a combined purse benefit (i.e., OTC/Healthy Foods/Utilities) receive monthly credits that expire monthly.*
- Members may be able to shop in-store, order through the catalog they receive in the mail or order online through their member website. A replacement catalog can be requested online or by contacting Member Services.
- Most 2024 OTC benefit experiences will be UnitedHealthcare branded. However, the benefit may be supported by different vendors based on how the member orders. Orders placed for home delivery through the catalog, online, or by phone will be fulfilled by Solutran and may have Solutran packaging. D-SNP, most C-SNP, and plans that had the UCard in 2023 (MN, ND, SD, IA, NE, WI) feature Walmart home delivery. All in-store shopping is facilitated through Solutran. Solutran will also provide all customer services regardless of the ordering channel.

How does the UCard work?

For information on the UCard, check out the UCard Quick Reference Guide on the AEP Resources page on Jarvis.



2024

OTC and Healthy Foods

(C-SNPs) Ready, set, shop!



What is Over-The-Counter (OTC) and healthy foods?

This benefit is for C-SNP members to pay for covered healthy food and over-the-counter (OTC) products. Members get a monthly credit on their UCard™ which can be used at thousands of participating retailers or online. Home delivery is free on orders of \$35 or more.



OTC Products. Thousands of covered items include vitamins, pain relievers, stomach remedies, first aid and medicine cabinet items, oral care, and more. Members may have the option to shop in-store, online through the member portal, or from the catalog.



Healthy Foods. Now C-SNP members can buy thousands of covered healthy foods like fruits and vegetables, meat, seafood, dairy products, bread, cereals, and more. Members can shop in store, online, or from the catalog (just like OTC items), with free home delivery by Walmart. Roots® is another option for fresh produce and pre-made meals.



Shopping Options. Members can use the UnitedHealthcare mobile app for a quick at-a-glance account balance or to locate retailers nearby. The scan feature allows them to check what products are available and check out at the register if they do not have their card handy. Also, they can check their balance and shop online through their member portal.

What can members expect?

- When shopping in-store, members can use their UnitedHealthcare UCard® to apply their credit as payment. There are no forms to fill out or receipts to submit.
- Members can shop at thousands of participating stores, including CVS, Kroger, Walgreens, Walmart and - new for 2024 - including Meijer, Sam's Club, and Save A Lot.

Key Differentiators

- A flexible monthly healthy food credit to spend on food and over-the-counter products
- Member's credit will be loaded to their UnitedHealthcare UCard™ every month for covered groceries and over-the-counter products

New in 2024

- Members can use their OTC benefits at more than 55k+ stores including newly added Meijer, Sam's Club, and Save A Lot
- 42 Chronic SNP plans offer the highly valued combined OTC and Healthy Food benefit previously only available on D-SNPs