

Reward yourself with an Apple Watch

With UnitedHealthcare Rewards, you can earn up to $1,000 for reaching program goals and completing one-time reward activities. And there's more good to get: Earn It Off is a payment option where you can get an Apple Watch for a low—or $0—upfront cost and pay the remaining cost with the rewards you earn over 12 months.

How Earn It Off works

To get in on Earn It Off, go to **UHC Rewards** in the **UnitedHealthcare® app** and select **Redeem rewards**. Then you'll be ready to:

1. **Get an Apple Watch**
   Choose your Apple Watch and pay a low—or $0—upfront cost today

2. **Earn rewards**
   Every dollar you earn with UHC Rewards, including any already in your account, is put toward your Earn It Off total

3. **Pay it off**
   Pay off the cost of your Apple Watch over 12 months



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Answers to frequently asked questions

What is the maximum amount I can pay off through Earn It Off?

The maximum amount you can pay off through Earn It Off is $1,000. If the Apple Watch you choose is more than this amount, you may need to pay the difference at checkout.

How is my monthly payment calculated?

Your Earn It Off monthly payment is calculated by dividing your Earn It Off total by 12. Your Earn It Off total is the sum of the Apple Watch, taxes and shipping, minus any current available rewards and any credit card payment you make at checkout.

When are my Earn It Off monthly payments due?

Your payments are due monthly, starting 1 month after your purchase date. For example, if you purchase an Apple Watch on the first of the month, you'll be charged on the first of every month for 12 months. If your purchase is made on the 31st of a month, your monthly payment will always be due on the last day of the month.

When will my credit card be charged?

If your monthly earned rewards do not meet your monthly Earn It Off payment, the difference will be charged to your credit card. For example, if your monthly payment is $10 and you only earn $6 in rewards, your card will be charged $4. Additionally, if you are no longer eligible for UHC Rewards or no longer have a UnitedHealthcare health plan, your credit card will be charged your monthly payment each month until you've finished paying off your Apple Watch. You will not be charged the Earn It Off total in 1 payment.

How do I earn rewards?

You can earn rewards by completing reward activities, such as meeting the program's daily step or exercise goals, tracking your sleep, completing a health survey and more. You can view all available activities on the UHC Rewards homepage.

Get access to even more reward activities

Connect your Apple Watch to your UHC Rewards account to unlock more ways to earn.

Learn more and get your Apple Watch

Open **UHC Rewards** in the **UnitedHealthcare app** and select **Redeem rewards**

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UnitedHealthcare Rewards 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 before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the 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. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

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