



Renew helps members take charge of their health.

Renew by UnitedHealthcare is our member-only Health & Wellness Experience. Renew is designed to inspire, educate and reward members to take an active role in their health and happiness based on their individual wellness goals — all at no additional cost.



Brain Games

Play a variety of interactive brain games and quizzes to help keep the mind active.



Recipe Library

Cook up something new from a library of healthy, simple and delicious recipes exclusive to Renew.



Health Topic Library

Browse hundreds of health topics and access educational articles, videos and interactive tools.



Renew Active™ NEW!*

A total fitness program for body and mind to help reach overall wellness goals.



Renew Magazine

Read helpful information on preventive care, living with a disease, nutrition tips, exercise ideas, brain teasers, tasty recipes and a good laugh now and then.



Renew Rewards

Earn rewards for completing certain health care activities.



And so much more!

Health & Wellness



To explore all that Renew has to offer, members can simply sign in to their plan website and go to Health & Wellness.



Renew by UnitedHealthcare is not available in all plans.

*Renew Active is available with select Medicare Advantage plans.

This document is for agent use only, and not for distribution to prospective enrollees (consumers) or current members.

Sales team guidelines for talking about rewards and incentives.

Guidance from CMS tells us how we can communicate about rewards and incentives based on the audience.* This document is for sales agents to use as a reference for conversations with prospective enrollees (consumers) and current members about Renew Rewards during 2019 Medicare Open Enrollment.

Rewards and Incentives

Do:

- ✓ Confirm the specific plan a prospective enrollee is considering has a reward and incentive program before providing any information.
- ✓ Position rewards and incentives under the broader Renew by UnitedHealthcare set of offerings and follow required messaging guidelines – see other side.
- ✓ Renew Rewards can be included in marketing materials and presentations as described below. It's a reward and incentive program, not a Value Added Item and Service (VAIS).
- ✓ Discuss reward and incentive programs, including Renew Rewards, which are not VAIS, with prospective enrollees as described below.

Don't:

- ✗ Discuss rewards and incentives unless you're also talking about plan benefits.
- ✗ Discuss specific rewards and incentives such as Renew Rewards unless you discuss all rewards and incentives available in the plan.
- ✗ Discuss rewards and incentives with only some prospective enrollees or members.

Stay tuned: Members will receive details about the upcoming year's Renew Rewards beginning in early 2019.

Communication Guidelines

PROSPECTS (CONSUMERS)

Current 2018 members who are considering a new plan for 2019 are prospects of the new plan until they are enrolled in it. All prospect requirements apply when discussing benefits or programs for all plans (PBPs) other than the plan in which the member is currently enrolled.

Do:

- ✓ Provide information about all plan reward and incentive programs to all prospective enrollees, without discrimination, when discussing plan benefits.

Don't:

- ✗ "Cherry-pick" or single out certain prospective enrollees or members for reward information.
- ✗ Discuss specific rewards and incentives within the program instead of the entire program.

MEMBERS

Current 2018 members who are considering a new plan for 2019 are prospects of the new plan until they are enrolled in it. Member guidelines apply only when discussing benefits or programs for the plan (PBP) in which the member is currently enrolled, or after October 1 when discussing changes to that plan for 2019.

Do:

- ✓ Provide information about all plan rewards and incentive programs to all members who are eligible, when discussing plan benefits.
- ✓ Provide information about specific rewards and incentives only if they are going to be available on the member's current plan.

Don't:

- ✗ "Cherry-pick" or single out certain prospective enrollees or members for reward information.
- ✗ Refer to rewards and incentives as "benefits."

*2019 Medicare Marketing Guidelines contain rules on marketing rewards and incentives in Section 40.8 – Marketing of Rewards and Incentives Programs (42 CFR 422.134(c)(2)(ii), 422.2268; https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/CY2019_Medicare_Communications_and_Marketing_Guidelines.pdf)

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