



Driving simplicity in health care — digitally

Over the past several years, UnitedHealthcare set out to reimagine its digital experience, via the **UnitedHealthcare® app** and **myuhc.com®**. The goal: Go beyond simply providing basic benefits information to proactively help members understand and use their benefits to make more informed care decisions, access resources that fit their personal health goals and potentially lower their costs.

Learn how UnitedHealthcare is delivering a better member experience >

UnitedHealthcare®



400+
digital enhancements

launched in 2024 alone; on track to deliver a similar number in both 2025 and 2026¹

The road to a more simplified, personalized and connected health experience

2020–2022

Create a single front door for members to access their plan and benefits:

- Integration of financial accounts and pharmacy, behavioral health, vision and dental benefits
- Visibility into spending and financial account balances, including progress toward deductibles and more
- Embedded chat capabilities for greater member support

2023

Drive digital adoption and engagement:

- Online claims payments
- Access to **UHC Hub™** employer vendor offerings
- Integration of UnitedHealthcare Rewards incentive program

2024

Empower members to more easily find and access care:

- Enhanced provider search experience to help members find care in the setting they prefer
- Digital health plan ID cards for 24/7 access

2025

Drive more personalized experiences using advanced technology:

- AI technology to help answer member questions
- Introduction of Smart Choice for prioritized, personalized provider search results
- Digital notifications for timely updates on benefits, claims and more
- UHC Store digital shopping experience

Future

Focus on consumer-centricity and transparency to simplify health care experiences

- Simplified pre-service check-in experiences
- Expanded, easier online scheduling
- Greater cost clarity and transparency
- Real-time payments and claims processing

Foundational to this journey



Investing

in technology and infrastructure to support innovation at scale



Integrating

core health plan components — like Advocacy, Behavioral Health Solutions and pharmacy — into a single front door



Accelerating

a mobile-first approach to align with consumer expectations

Digital enhancements in the spotlight



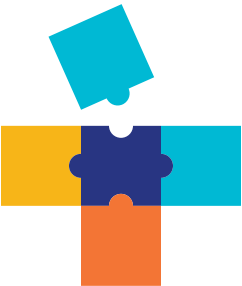
↓ 15%

lower total cost of care among highly engaged members⁴



Accelerating engagement

UHC Rewards is an incentive program where employees can earn rewards for completing healthy actions like tracking steps. Because it’s part of the experience on the **UnitedHealthcare app** and **myuhc.com**, UHC Rewards may also help employees better understand and use their benefits.



Finding care that fits

Enhancements to the UnitedHealthcare provider search experience aim to help make it easier for employees to find quality care that meets their needs. The most recent is Smart Choice, which prioritizes provider search results based on provider quality, a member’s specific benefits coverage and personal preferences like distance, care setting, language, gender and more.



Empowering choice

With UHC Store, members can supplement their employer-sponsored benefits through a new digital shopping experience where they can choose to purchase discounted health and wellness offerings that are meaningful to them – all within the UnitedHealthcare app or myuhc.com.

2.3x

more UnitedHealthcare app visits among UHC Rewards participants²

↑ 100%

increase in UnitedHealthcare app usage from 2023–2024³

20+

UHC Store offerings, including family wellness, fitness and nutrition, everyday health and more

Higher engagement



Lower costs

Integrating an employee’s health benefits in one place – whether accessed via the UnitedHealthcare app or myuhc.com – may help employees understand and use their benefits more confidently. When employees are more engaged with their health and making more informed health care choices, savings may result.

“The easier we make it for members to engage with their benefits, the more likely they are to proactively take care of their health.”

Samantha Baker

Chief Growth Officer
UnitedHealthcare Employer & Individual

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¹ Internal UnitedHealthcare consumer product release tracking for 2024.

² UHC Rewards book of business, 2024.

³ UnitedHealthcare internal analytics, May 2025.

⁴ Medical costs are on an allowed adjusted bases (demo, risk, geo, cat claimants). Lower adjusted costs correlated with higher Health Activation Index® (HAI™) scores. 2022 UnitedHealthcare commercial book-of-business geographic and risk-adjusted study based on 4.9M members (P Value: < 0.0001).

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

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.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Health Savings Account (HSA) use and eligibility may be impacted. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store. Components subject to change. UHC Store is not available in all states or for all members.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.