



Motivating employees to use their wellness benefits

Employers play a vital role in getting employees to use their benefits. Encouraging engagement through education and incentives is a win-win for all.

Nearly half of surveyed employees said that wellness benefits and programs make an employer more appealing.¹ And it's not just employees advocating for wellness – 98% of surveyed employers agreed that the health and well-being of their staff should be a cornerstone of their workforce strategies.²

In fact, the average employer offers 22 different well-being programs, with some offering upwards of 50.¹

Despite the significant investment in employee well-being – with many employers offering a wide array of benefits and programs to support financial, mental and physical health – a puzzling challenge remains: low engagement. In fact, only about 1 in 4 employees are using the wellness programs available to them.³ This leaves employers wondering how they can better connect with their workforce and encourage greater participation in these valuable solutions.

Understanding what may be driving low engagement with wellness benefits and then finding creative ways to improve that engagement is critical for any employer looking to maximize their investment in their employees' health and well-being.

Although every workforce is different, reasons for low employee engagement may include:



Lack of awareness – Sometimes the reason behind low utilization is as simple as not knowing what's available



Unperceived value – If employees don't understand the value of their voluntary benefits, especially if they believe there is a cost to participate, they may not make the effort to engage



Privacy fears – Employees may worry that the personal health or well-being information that they share or generate when participating in wellness programs will be shared with their employer



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Why improving employee engagement in wellness benefits should matter to employers



Lowers employer health care costs

Wellness programs often incentivize employees to incorporate healthier actions into their daily routines and to stay on top of their preventive care milestones. These behaviors may lead to a healthier workforce and even help prevent or mitigate **chronic illnesses**.

For instance, diabetes costs employers \$245B a year: \$175B in medical and pharmacy costs and \$70B in costs related to employee absenteeism and reduced productivity.⁴ Wellness programs that empower employees to live healthier lifestyles may deliver a positive return on investment (ROI).

That's where **UHC Hub™**, a selection of health and wellness offerings that employers can sponsor for their employee population, can come in handy. Likewise, UHC Store (coming soon) is a consumer-centric shopping experience that allows members the freedom to choose from discounted health and wellness solutions to support their personal health journey.



Reduces employee stress and burnout

Employees under mental duress can experience physical symptoms – like trouble concentrating and making decisions, problems sleeping, headaches and stomach issues – if they are unable to relieve that stress.⁶

Wellness initiatives can help equip employees with strategies to better manage stress and reduce its physical impact.

Providing access to mental health resources, such as digital solutions like the **Calm Health app**, may help employees cope with stress sooner, before it begins to affect their physical well-being. And when stress does take a toll, it's helpful to offer support for building healthy habits like eating a balanced diet, getting enough sleep and staying active.



Improves employee retention and productivity

Employees are increasingly looking to get personal value and purpose from their jobs: Salary is no longer the only factor considered when seeking employment, according to a Gartner study.⁷ That same study showed that employees are looking for work benefits that support their holistic well-being.⁷

It stands to reason that unhealthy employees aren't always able to perform at their best and, depending on the severity of their condition, may not be able to show up regularly to work at all – negatively affecting productivity.

Nearly 85% of surveyed employees who believe their well-being is supported by their employer said they intend to remain at their place of work, and employers who offer wellness programs have seen a 14-19% reduction in employee absenteeism.⁸

90% of employers who implemented a wellness program reported a positive ROI, according to a recent study⁵

How employers can boost engagement

There are several strategies employers can use to boost employee engagement, starting with communication.

Only 27% of surveyed employees said they learn about their health plans from their employers.⁹ Developing a **communication strategy** to educate employees about available wellness benefits and how to access them is critical. It's also important that these communications be deployed throughout the year, not just during open enrollment.

An effective communication plan also helps address employees' concerns or barriers to participation, such as reassuring employees that their personal health information will be kept private and not shared with their employer.

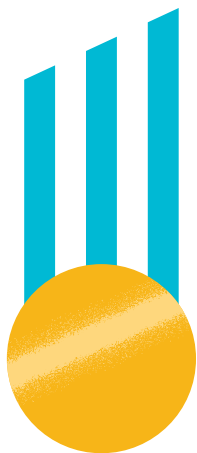
Another tactic that can improve engagement with wellness benefits is to build an incentive component into the program. In fact, 70% of surveyed employees said that providing rewards and incentives for participating in certain wellness activities, like biometric screenings and wellness visits, motivates them to engage in those programs.¹⁰

For instance, with **UnitedHealthcare Rewards**, eligible members can earn rewards for completing tasks like taking a health survey, getting an annual checkup and more. These activities can also be personalized based on employee preferences and health journey goals. They may also lead employees to be more engaged in other aspects of their health benefits. For instance, those who participated in UHC Rewards visited the **UnitedHealthcare® app** 2.3 times more often than those who didn't participate.¹¹

Some employers like **Children's Friend** even created their own wellness programs, while others like the **Unified Government of Wyandotte County/Kansas City, Kansas**, opened an on-site employee health center, complete with a workout facility, clinic and pharmacy, to help make it even easier for employees to take care of their health and well-being.

Key takeaway

It's essential for employers to determine which factors may be contributing to low engagement levels and explore strategies aimed at increasing engagement with their **wellness benefit programs**. Employers can then take steps accordingly to help create an environment where workers feel supported in achieving better physical, mental, social and financial well-being – paving the way for improved job satisfaction, productivity and overall success for their business.



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¹ 2023 Hot topics in employer wellbeing. Alight, 2023. Available: <https://www.alight.com/getmedia/8d278122-325c-4317-b957-4c1bf525d3ac/2023-Hot-Topics-in-Employer-Wellbeing-report-5.pdf>. Accessed: July 11, 2025.

² 2025 Employer Health Care Strategy Survey. Business Group on Health, Aug. 2024. Available: <https://www.businessgrouphealth.org/resources/2025-employer-health-care-strategy-survey-intro>.

³ 6 Health Benefits With The Highest Utilization. OpenLoop, May 9, 2024. Available: <https://openloophealth.com/blog/6-health-benefits-with-the-highest-utilization>.

⁴ Habib, M. Out of Control: U.S. Employers Spend \$245B a Year on Diabetes as Diagnosis Rates Rise, New Nomi Health Data Shows. Business Wire, March 14, 2023. Available: <https://www.businesswire.com/news/home/20230314005484/en/Out-of-Control-U.S.-Employers-Spend-%24245B-a-Year-on-Diabetes-as-Diagnosis-Rates-Rise-New-Nomi-Health-Data-Shows>. Accessed: July 11, 2025.

⁵ The return on wellbeing study. Gympass, May 2023. Available: <https://gympass.com/en-us/resources/research/return-on-wellbeing-study-2023/>. Accessed: July 11, 2025.

⁶ Managing Stress. Centers for Disease Control and Prevention, June 9, 2025. Available: <https://www.cdc.gov/mental-health/living-with/index.html>.

⁷ Turner, J. Employees Seek Personal Value and Purpose at Work. Be Prepared to Deliver. Gartner, March 29, 2023. Available: <https://www.gartner.com/en/articles/employees-seek-personal-value-and-purpose-at-work-be-prepared-to-deliver>. Accessed: July 11, 2025.

⁸ McCain, A. 22 Telling Employee Wellness Statistics [2023]: How Many Companies Have Wellness Programs. Zippia, Nov. 14, 2023. Available: <https://www.zippia.com/advice/employee-wellness-statistics/>. Accessed: July 11, 2025.

⁹ Adriatico, A. Most employees do not understand their health benefits. Benefits and Pensions Monitor, July 25, 2023. Available: <https://www.benefitsandpensionsmonitor.com/news/industry-news/most-employees-do-not-understand-their-health-benefits/378177>. Accessed: July 11, 2025.

¹⁰ 8 tips on using benefits to engage employees in a healthy lifestyle. Reward & Employee Benefit Association, June 2, 2023. Available: <https://reba.global/resource/8-tips-on-using-benefits-to-improve-employee-engagement-health-wellbeing-vitality.html>. Accessed: July 11, 2025.

¹¹ UHC Rewards Book of Business 2024.

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.

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.

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. 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.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

These case studies are true. Savings calculated on book-of-business case rate savings for these programs. Savings for enrolled members are case specific. Results will vary based on client specific demographics and plan design. Outcomes are not guaranteed.

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.

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