



A whole-person approach to employee benefits

An individual's well-being is comprised of physical, mental, emotional and financial factors that function independently, yet are fundamentally connected.

Designing benefit packages that support the whole person may not only help deliver more coordinated care but also generate lower costs and healthier, more productive workforces.






Building a foundation of quality medical benefits and clinical programs

Most employee health plans start with medical benefits, which, at their most basic, cover the health care and services that are critical to maintaining physical health and treating illnesses and injuries when they arise. And when those benefits are paired with tailored clinical and care management programs, better outcomes may be possible.



Medical plans



Employers can choose from several health plan designs, like a copay-only plan such as Surest®, or high or low deductible plans, which may offer:

-  Network preventive care at no additional cost
-  Low- or no-cost virtual visits
-  Other programs that can help with cost-sharing before employees meet their deductible



Chronic disease management

Managing chronic or complex conditions, such as heart disease, cancer and diabetes, involves a tailored approach that includes:

-  Clinical and care management programs that use a data-driven, collaborative approach
-  Support that helps members manage their conditions effectively and may improve their overall health and well-being

Medical benefits were ranked the **#1** most important benefit to include in group health insurance plans by surveyed employers¹

3 in 4

surveyed employees agreed that their employer has a responsibility to make sure they are physically, mentally and emotionally well²

“Taking a whole-person approach to care treats all aspects of an employee’s health. When we have the full picture of a person’s health, we can identify risk factors earlier and manage conditions more effectively.”

Kelley Nolan-Maccione

Chief Product Officer
UnitedHealthcare Employer & Individual

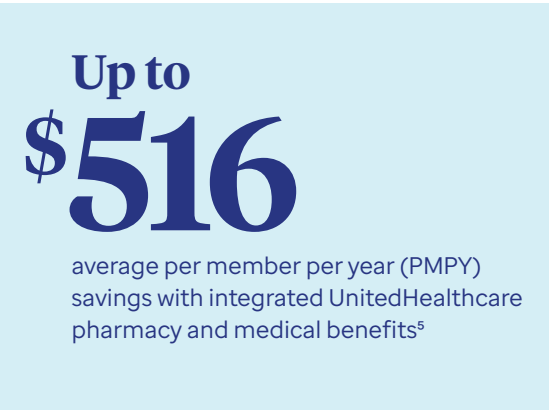
Getting a panoramic view of health

Focusing on just the medical side of an employee’s health doesn’t offer a complete picture. Taking a whole-person approach means going beyond just physical health to take mental, financial and overall well-being needs into account as well.



Pharmacy

- No. 2 most important benefit to include in group health insurance plans according to surveyed employers¹
- 1 in 3 Americans surveyed reported having difficulty affording their prescription medications³
- Specialty medications accounted for 60% of employers’ total pharmacy spend⁴



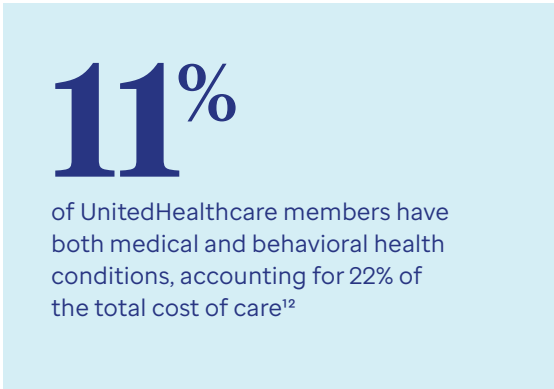
Specialty

- Good oral health practices were linked to reduced cost and complications of diabetes, heart disease and pregnancy⁶
- A regular eye exam can help detect at least 20 diseases⁷
- Untreated hearing loss can lead to an elevated dementia risk, sleep apnea and balance issues⁸



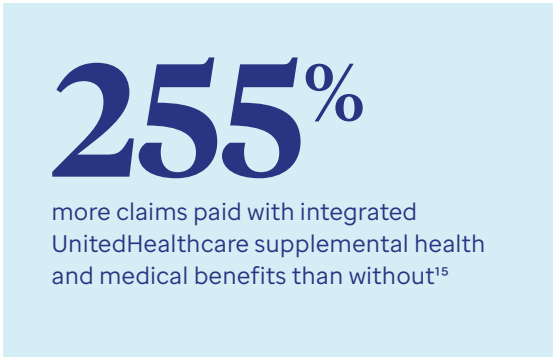
Behavioral health

- 12B working days are lost annually due to depression and anxiety¹⁰
- Depression has been linked to an increased risk for chronic conditions like diabetes, heart disease and stroke¹¹
- Support for lower-severity mental health needs may help prevent issues from escalating and impacting physical health



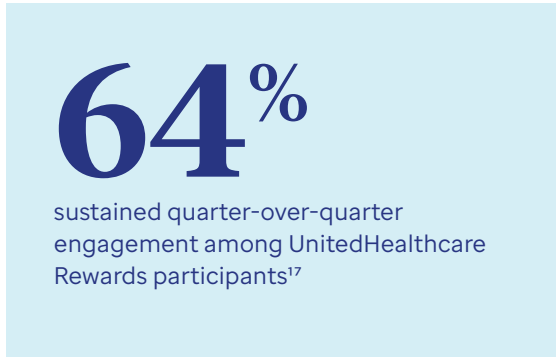
Financial wellness

- More than half of U.S. adults are unable to cover an unexpected expense of \$1,000 from their savings¹³
- Financial and economic hardships can cause depression, sleep issues and anxiety, as well as physical illnesses¹⁴
- Employees are looking for benefits that help them get the most out of their health care dollars and financial support when unexpected situations or bills arise



Wellness programs

- Nearly 42% of U.S. adults over 20 years old are overweight¹⁶
- Wellness programs can help promote preventive care and reduce the risk of chronic or complex conditions
- Rewards or incentives for completing health-related actions can drive increased member engagement and encourage healthier lifestyles



Learn how UnitedHealthcare supports a whole-person health approach >



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¹ UnitedHealthcare Whole-Person Health Research conducted between Feb. 20, 2024, and April 25, 2024. Based on 12 in-depth interviews with brokers and consultants and 2 mini focus groups with a total of 12 employers in addition to a survey of 200 brokers and consultants and 300 employers, facilitated by TRC Insights, a market research consulting company.

² 2024 Workplace Wellness Survey. Employee Benefit Research Institute and Greenwald Research, Available: https://www.ebri.org/docs/default-source/wbs/wws-2024/wws-2024_short-report.pdf?sfvrsn=3a31042f_3. Accessed: March 24, 2025.

³ The impact of rising prescription drug costs on employers and employees. MarshMcLennan Agency, April 3, 2024. Available: <https://www.marshmma.com/us/insights/details/health-care-economics.html>. Accessed: March 25, 2025.

⁴ UnitedHealthcare 2023 Fully Insured and ASO data.

⁵ Connecting Medical and Pharmacy Benefits to Improve Care and Lower Costs. HCSC, Nov. 9, 2023. Available: <https://www.hcsc.com/newsroom/category/affordability/connecting-medical-pharmacy-benefits-improve-care-lower-costs>. Accessed: March 24, 2025.

⁶ How Your Oral Health Affects Your Overall Health. Cleveland Clinic, Oct. 19, 2022. Available: <https://health.clevelandclinic.org/oral-health-body-connection>. Accessed: March 24, 2025.

⁷ About Vision Loss and Mental Health. Centers for Disease Control and Prevention. Available: <https://www.cdc.gov/vision-health/about-eye-disorders/vision-loss-mental-health.html>.

⁸ Rugar, R. Understanding the Link Between Hearing Loss and Serious Health Conditions. Loyola Medicine, Jan. 9, 2025. Available: <https://www.loyolamedicine.org/newsroom/blog-articles/hearing-loss-and-serious-health-conditions>. Accessed: March 24, 2025.

⁹ Internal analysis of 2017-2019 book-of-business performance for clients with integrated UnitedHealthcare Specialty and UnitedHealthcare Medical; based on elected Specialty products.

¹⁰ Mental health at work. World Health Organization (WHO), Sept. 28, 2022. Available: <https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work>. Accessed: March 24, 2025.

¹¹ About Mental Health. Centers for Disease Control and Prevention (CDC). Available: <https://www.cdc.gov/mental-health/about/index.html>.

¹² UnitedHealthcare Health Plan Manager, E&I National Accounts, (2023 data); Craig Kurtzweil, July 2024.

¹³ Gillespie, L. Bankrate’s 2024 annual emergency savings report. Bankrate, Feb. 22, 2024. Available: <https://www.bankrate.com/banking/savings/emergency-savings-report/>. Accessed: March 24, 2025.

¹⁴ Understanding the Mental-Financial Health Connection. Financial Health Network, Oct. 10, 2023. Available: <https://finhealthnetwork.org/research/understanding-the-mental-financial-health-connection/>. Accessed: March 24, 2025.

¹⁵ UnitedHealthcare internal data, Jan. 2024 - Dec. 2024.

¹⁶ Obesity and Overweight. CDC National Center for Health Statistics. Available: <https://www.cdc.gov/nchs/fastats/obesity-overweight.htm>. Accessed: March 17, 2025.

¹⁷ UHC Rewards book of business, 2023.

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.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

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.

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.