



# 5 steps to building a culture of well-being

Employers can help employees bring their best selves to work by prioritizing wellness benefits, which may lead to improved productivity and retention.

Today's workforce isn't quietly asking for better well-being support – they're demanding it. And employers who ignore that shift risk falling behind in the talent race.

“Well-being” and “wellness” may get tossed around like interchangeable buzzwords, but the difference matters. Wellness focuses on the physical – the behaviors, habits and lifestyle choices employees make every day. Well-being goes wider and deeper, connecting physical, mental, emotional, financial and social health into the full picture of whole-person health.

And here's the reality: Employees are paying attention. Nearly 9 in 10 surveyed workers said they would only consider employers who prioritize well-being, making it a non-negotiable factor in where top talent chooses to work – and stay.<sup>1</sup> The employers who are leaning in aren't just doing the “right thing” for their employees. They're seeing the business payoff: 95% surveyed employers reported a positive ROI, and 99% reported that wellness programs increased employee productivity.<sup>2</sup>

Why such big returns? Because many of the costliest chronic conditions are rooted in preventable factors like poor nutrition, inactivity and stress. When employers invested in wellness programs designed to shape healthier habits, they cut future costs, reduced chronic illness risk and strengthened overall workforce health.<sup>2</sup> Pair that with well-being initiatives that support mental resilience, workplace belonging and emotional stability – and the outcome is powerful: 89% of surveyed HR leaders reported that employees took fewer sick days as a result of their well-being programs.<sup>2</sup>

In other words, investing in wellness and well-being isn't just an HR benefit – it's a competitive advantage. A strategic lever. A retention engine.



## 5 strategies to help support a healthier workforce

- 1 Prioritize and promote preventive care
- 2 Invest in wellness programs designed to encourage healthier lifestyles
- 3 Help employees understand and engage with available benefits and programs
- 4 Establish a committee to lead wellness initiatives
- 5 Offer on-site health and wellness services or activities

## 1 Prioritize and promote preventive care

While many health plans offer preventive care at low or no costs to members, it's important for employers to review and help ensure that the coverage, coinsurance and copays for different services and screenings align with the specific needs of their member population.

For instance, if an employer has a predominantly female member population, it may be important to confirm coverage for mammography and colorectal screenings. Breast and colon cancers have shown to be 2 of the 10 most common cancers and disproportionately affect women.<sup>3</sup> Making these screenings more accessible and affordable for employees could potentially lead to earlier detection of cancer or other health issues, allowing treatment to begin before the condition progresses.

UnitedHealthcare understands this and is working to make screenings more accessible by offering at-home options and expanding coverage for additional diagnostic imaging, such as MRIs or ultrasounds that often come at a higher cost.

Additionally, annual wellness visits, typically conducted with a primary care provider (PCP), can help identify potential gaps in care or factors that may directly or indirectly affect one's overall health and well-being, known as social drivers of health (SDOH). These visits can then help to connect patients to appropriate services and programs.

## 2 Invest in wellness programs designed to encourage healthier lifestyles

While establishing and maintaining healthy lifestyles could help reduce the risk of health issues,<sup>4</sup> many employees may find it difficult to do so when juggling work, family and other life responsibilities. Employers can help by designing a benefits package that includes programs promoting healthy habits and supporting employees on their journey to better overall **whole-person health**.

Oftentimes, these programs can be more effective when employees are incentivized to take action. For example, **UnitedHealthcare Rewards** is an incentive program where employees and their spouses or domestic partners can earn rewards for reaching program goals and completing qualifying activities. The program allows employees to personalize their experience by selecting the activities they wish to participate in and then choosing how they want to spend their earnings.

# 91%

5-year survival rate has been achieved when colon cancer is detected early<sup>5</sup>



**“In my role, I see how important it is to provide resources and tools to support the well-being of our employees, not just because these benefits have become an expected part of compensation packages, but because we understand that healthy, well-adjusted employees are better able to bring their best selves to their families and to the workplace.”**

**Stephanie Fehr**

Chief People Officer, UnitedHealthcare

Employers can also implement their own take on an incentive program, maybe even one that includes a reward component. Research has shown that incentive-based programs that offer rewards have boosted the performance of those programs by 22%.<sup>6</sup>

Other wellness programs may target specific lifestyle changes, such as weight loss and smoking cessation. What makes these programs effective is that they often take a multi-pronged approach – combining coaching, tracking and educational resources – and are clinically designed to deliver proven results:

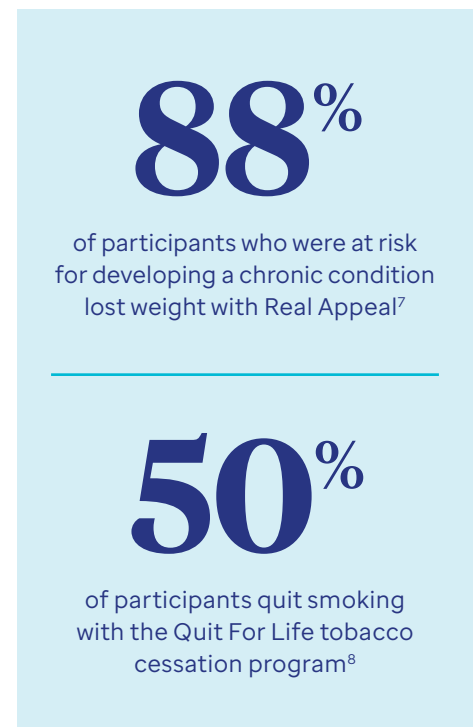
- 88% of participants who were at risk of developing a chronic condition lost weight with Real Appeal®, a personalized weight management program<sup>7</sup>
- 50% of participants quit smoking with help from the Quit For Life® tobacco cessation program<sup>8</sup>

Through **UHC Hub**® and **UHC Store**, UnitedHealthcare's goal is to make it easier for employers and employees to access and purchase additional health and wellness offerings based on their needs. When employees understand what programs are available and how to use them, employers may be more likely to see ROI and support a healthier, more productive workforce.

UHC Hub is a portfolio of selected vendors that employers can choose to offer their employee population to complement their other offerings. This also may help consolidate the number of vendor contracts employers have to manage, while still expanding options for employees.

UHC Store allows members to purchase health and wellness offerings to supplement those offered by their employer – most at discounted rates – directly through the **UnitedHealthcare**® app and **myuhc.com**®. This expands the options available to members and allows them to choose what may be most meaningful or relevant to them, at any time of the year.

As part of the UHC Store experience, self-funded employers can now choose to fund a lifestyle spending account (LSA) – giving employees dollars to use toward LSA-eligible purchases within UHC Store. This gives employers a new, flexible way to invest in employee well-being and expand employee choice.



### 3 Help employees understand and engage with available benefits and programs

While many employers offered in-demand wellness benefits and programs – in fact, the average employer offered 22 different wellness options<sup>9</sup> – only 23% of employees reported using these benefits.<sup>10</sup> This could be because employees may lack a clear understanding of the benefits and programs available to them.

Employers play an important role in driving awareness of preventive care, screenings and wellness initiatives – helping employees better understand and use the benefits available through their employer-sponsored plans. To **increase engagement**, employers may want to regularly educate employees about their options and reassure them that utilizing these benefits won't lead to additional out-of-pocket costs.

The result could be a win-win for both employers and employees. Increasing engagement with these offerings or programs may lead to a more meaningful ROI for employers and a healthier workforce. For instance, UHC Rewards participants were more engaged with their health plan throughout the year and visited the **UnitedHealthcare app** 2.3 times more often than those who didn't participate in the program.<sup>11</sup>

When employers encourage employees to use the tools and resources available through their health plan, they can help empower employees to make better health care decisions. This can lead to healthier employees, potentially fewer medical expenses and a more efficient use of health care services – ultimately helping employers and employees better manage health care costs.

#### 4 Establish a committee to lead wellness initiatives

One way to get employees more engaged with their health benefits is to form a committee with the goal of developing and leading wellness initiatives. Workplace wellness committees have been shown to help improve the overall health, satisfaction, productivity and engagement of employees.<sup>12</sup>

Building a wellness committee can start by identifying a cross-section of employees who represent the diversity of an employer's workforce. These committees are often designed to serve as a bridge between employees and management, meeting regularly to assess current programs and identify additional opportunities to address employee needs and preferences.

For instance, this can include coordinating challenges like monthly step goals, hosting wellness-themed events and webinars and distributing a quarterly or monthly newsletter highlighting upcoming challenges and past winners.

The camaraderie of shared health and wellness goals may foster a sense of community among the workforce. And a healthier workforce may lead to cost savings for employers.



#### 5 Offer on-site health and wellness services or activities

Employers with a strong, in-person office culture may find that offering health- and wellness-related services on-site can further **enhance well-being**. This may be especially true for working parents who struggle to find time before or after work to address their health needs.

These on-site services can include:

- Annual biometric screening and vaccination events
- Fitness centers or clinics that treat minor illnesses and injuries
- Pharmacies that can fill prescriptions and provide information on other health-related concerns

The advantages of these on-site services can be numerous. Their convenient location allows employees to take care of their health and well-being or see providers without a commute, which may reduce work absenteeism and prevent employees from deferring or delaying care.



### Best practices for building a more engaged workforce

Employers who help educate their employees about their health plan and benefits can help drive engagement, which may result in better outcomes and lower costs.

[Download the employee engagement ebook →](#)



## Learn how UnitedHealthcare supports a whole-person health approach >

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<sup>1</sup> Martini, V. The workforce has a new top worry. Why wellbeing is key for the bottom line. HR Executive, Nov. 15, 2024. Available: <https://hrexecutive.com/the-workforce-has-a-new-top-worry-why-wellbeing-is-key-for-the-bottom-line/>.

<sup>2</sup> Wellhub Study Reveals Strong Return on Investment for Corporate Wellness Programs. Wellhub, Jan. 28, 2025. <https://wellhub.com/en-us/blog/press-releases/study-reveals-strong-return-on-investment-for-corporate-wellness-programs/>.

<sup>3</sup> Cancer Facts for Women. American Cancer Society. Available: <https://www.cancer.org/cancer/risk-prevention/understanding-cancer-risk/cancer-facts/cancer-facts-for-women.html>. Accessed: March 5, 2026.

<sup>4</sup> Preventing Chronic Diseases: What You Can Do Now. Centers for Disease Control and Prevention, May 15, 2024. Available: <https://www.cdc.gov/chronic-disease/prevention>.

<sup>5</sup> Survival Rates for Colorectal Cancer. American Cancer Society. Available: <https://www.cancer.org/cancer/types/colon-rectal-cancer/detection-diagnosis-staging/survival-rates.html>. Accessed: March 5, 2026.

<sup>6</sup> Incentives, Motivation and Workplace Performance: Research and Best Practices. Incentive Research Foundation. Available: [https://theirf.org/research\\_post/incentives-motivation-and-workplace-performance-research-and-best-practices/](https://theirf.org/research_post/incentives-motivation-and-workplace-performance-research-and-best-practices/). Accessed: March 3, 2026.

<sup>7</sup> UnitedHealthcare book of business, results through May 2022: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

<sup>8</sup> Quit For Life employer book-of-business cumulative results: 2006-Q1 2024. Results measured among responders to a survey at 6 months post-program enrollment, with quit-rate success defined as 30+ days of abstinence from all forms of tobacco.

<sup>9</sup> 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>.

<sup>10</sup> 2025 Employer Well-being Strategy Survey. Business Group on Health, May 20, 2025. Available: <https://www.businessgrouphealth.org/resources/2025-employer-well-being-strategy-survey-part-2-physical-health>.

<sup>11</sup> Consumer Digital Product Report. Aug. 2023.

<sup>12</sup> Werner, C. How To Establish a Wellness Committee and Develop Best Practices. Forbes, May 22, 2023. Available: <https://www.forbes.com/councils/forbesbusinesscouncil/2023/03/22/how-to-establish-a-wellness-committee-and-develop-best-practices/>.

<sup>13</sup> Case study: Taking an innovative approach to meeting employees where they are with an on-site health center. UnitedHealthcare, 2022. Available: <https://www.uhc.com/employer/news-strategies/case-study-unified-government-of-wyandotte-county-kansas-city>. This case study is true but identifying characteristics have been changed to preserve confidentiality. 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.

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.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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, subscriptions' Health Savings Account (HSA)/Flexible Spending Account (FSA) eligibility, and to determine if a subscription provides medical care that may impact HSA eligibility. Components subject to change. UHC Store is not available in all states or for all members. Amounts paid under a Lifestyle Spending Account (LSA) may be subject to federal, state, and local taxes. Employers should consult with a tax specialist to determine whether they have any tax obligations from members' use of an LSA to purchase offerings from the UHC Store. LSA offerings and options are subject to change.

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.

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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