



Supporting employees with a simpler health care experience

To attract and retain top talent, employers need to deliver on what matters to employees today.

With employees now drawn to employers that demonstrate a greater commitment to individual employee well-being, a member experience designed to meet each employee where they are is key to a successful health benefits strategy.

To learn more, contact your broker, consultant or UnitedHealthcare representative



A more personalized approach

In today's economy, more appealing jobs are plentiful. To remain competitive, employers are retooling health-related benefits to demonstrate a stronger commitment to employee well-being.



Convenient care

Making care and resources more accessible anytime, anywhere, through expanded virtual health solutions for on-demand, primary, specialist and other types of care



Whole-person approach

Treating many of the aspects impacting a person's physical, mental, social and financial health



Health equity

Working to give everyone access to what they need to achieve better health, which may help eliminate unjust barriers to health care



Employee experience

Improving how employees engage with and access wellness programs, especially digitally, with apps focused on financial wellness, exercise, mental health and more



Family-friendly benefits

Expanding existing benefits and adding new ones to support employees' families, such as fertility support, caregiver resources, childcare and more



Benefit flexibility

Making more options available to help meet the needs and preferences of a diverse, multigenerational workforce

“Supporting and advocating for employee well-being is how employers can demonstrate the values employees are looking for: personalization, compassion and the sense that someone is looking out for them.”

Rebecca Madsen

Chief Executive Officer
Advocacy
UnitedHealthcare Employer & Individual

7 out of 10

employers surveyed said integrating well-being into their health benefits package is their top priority this year and beyond¹

Helping people navigate a fragmented system

United
Healthcare

There for what matters™

Through a simplified, end-to-end approach to member experience built around today's employee expectations, our goal is to support well-being by making health care more personal—one member at a time.

Helping members find quality care

Navigating health care can be complicated. We're working to help simplify it all with 1-on-1 guidance and expanding access to care.

Advocate support

Advocate4Me® gives employees proactive and personal guidance across a range of health care needs:

- Financial and benefits (claims)
- Clinical and complex care support
- Social determinants of health (SDOH)

39%

of clinical program enrollees are referred by advocates²

Expanding access with virtual health

- **Integrated** on-demand, urgent, primary and specialty care
- **Behavioral health** guiding adults, youth and caregivers to the right care for their unique needs from self care to coaching and therapy
- **At-home screening kits**
- **Virtual ACO-style health plan** for type 2 diabetics and their families

74%

of employers surveyed believe that virtual health will have a significant impact on how care is delivered in the future³

Managing health care costs

With strategies and tools built to help ease employees' first-dollar costs, quality care may be more affordable.

Care Cash® preloaded debit card

Helps to cover certain eligible health care expenses



- \$200/year for individuals
- \$500/year for families

By bundling medical and supplemental coverage with UnitedHealthcare Benefit Ally®, cash payments are automatically made to employees for covered accidents, critical illnesses, hospital admissions and more.

On myuhc.com® and the UnitedHealthcare® app:

- Employees have access to “Ways to save” messaging
- Search results identifying UnitedHealth Premium® Care Physicians
- And much more

10%

lower total cost of care with Premium Care Physicians⁴

Delivering a whole-person approach

Improving health outcomes requires looking beyond an employee's physical health and addressing factors such as SDOH and one's overall health and well-being.

80%

of health outcomes are driven by factors outside a doctor's office⁵

26%

reduction in absenteeism when behavioral was integrated with medical for high-risk members⁶

Providing attentive member support and ensuring the right strategies are in place to address issues that may be impacting employees' lives is important when choosing a benefits package.



Expanded network
315K+ behavioral health providers, including 136K+ virtual health providers⁷



Personalized care
Dedicated and coordinated support for employees and families dealing with special needs or other complex conditions



SDOH support
Nearly 70% of employees accept SDOH support when offered by advocates⁸

NOT FOR USE IN NEW YORK.

¹ Willis Towers Watson 2021 Benefit Trends Survey. Available: <https://www.wtwco.com/en-US/News/2021/09/us-employers-to-rethink-employee-benefit-strategy-willis-towers-watson-survey-finds>. Accessed: April 26, 2022.

² UnitedHealthcare Advocate4Me performance reporting, 2021. Results not guaranteed.

³ Business Group on Health 2023 Large employers' health care strategy and plan design survey.

⁴ Savings estimates as of Nov. 2021. UnitedHealthcare Network (Par) Commercial Claims analysis for 172 markets. Figures are based on book-of-business results and represent the national average expected cost differential between Premium Care Physicians and non-Premium Care Physicians for entire episodes of care. Actual savings achieved will vary by customer depending on geographic availability and customer-specific service mix. All figures and estimated savings represent historical performance and are not a guarantee of future savings.

⁵ Patient health and wellness: What's a ZIP code got to do with it. Wolters Kluwer, Jan. 13, 2021.

⁶ UnitedHealthcare internal operational data, full-year 2022.

⁷ SURE Network Summary Dashboard, Commercial and UBH General Networks Q4 2022 (Dec. 29, 2022), DuBois, Jan. 23, 2023.

⁸ UnitedHealthcare internal analysis of participating employers, 2022.

UnitedHealthcare Benefit Ally® offers Accident Protection, Critical Illness, and Hospital Indemnity products provided by UnitedHealthcare Insurance Company. Each product provides separate limited benefits. Accident Protection, Critical Illness and Hospital Indemnity coverages are NOT considered “minimum essential coverage” under the Affordable Care Act and therefore none of the products satisfy the mandate to have health insurance coverage. Failure to have other health insurance coverage may be subject to a tax penalty. Please consult a tax advisor. The policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. These products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT.

Advocate4Me services should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through Advocate services is for informational purposes only and provided as part of your health plan. Wellness nurses, coaches and other representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. Advocate services are not an insurance program and may be discontinued at any time.

Care Cash provides a pre-loaded debit card which can be used for certain health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

Note: Due to physician licensing restrictions, virtual primary care is only available within the member's state of residence. If the member's location is outside of their state of residence, virtual visits for primary care will be provided as a 24/7 Virtual Visit provided by Optum Everycare Now™ or American Well (Amwell).

The UnitedHealth Premium® designation program is a resource for informational purposes only. Designations are displayed in UnitedHealthcare online physician directories at myuhc.com®. You should always visit myuhc.com for the most current information. **Premium designations are a guide to choosing a physician and may be used as one of many factors you consider when choosing a physician. If you already have a physician, you may also wish to confer with him or her for advice on selecting other physicians. You should also discuss designations with a physician before choosing him or her. Physician evaluations have a risk of error and should not be the sole basis for selecting a physician.** Please visit myuhc.com for detailed program information and methodologies.

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