



# A member experience for the ages

## Tailoring health benefits to a multigenerational workforce

The right fit matters. We're here to help employers find it. With a wide choice of plan designs, digital tools, clinical and wellness programs, rewards and more, health plans from UnitedHealthcare can be truly customized around the unique generational and health makeup of an employer's population.

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

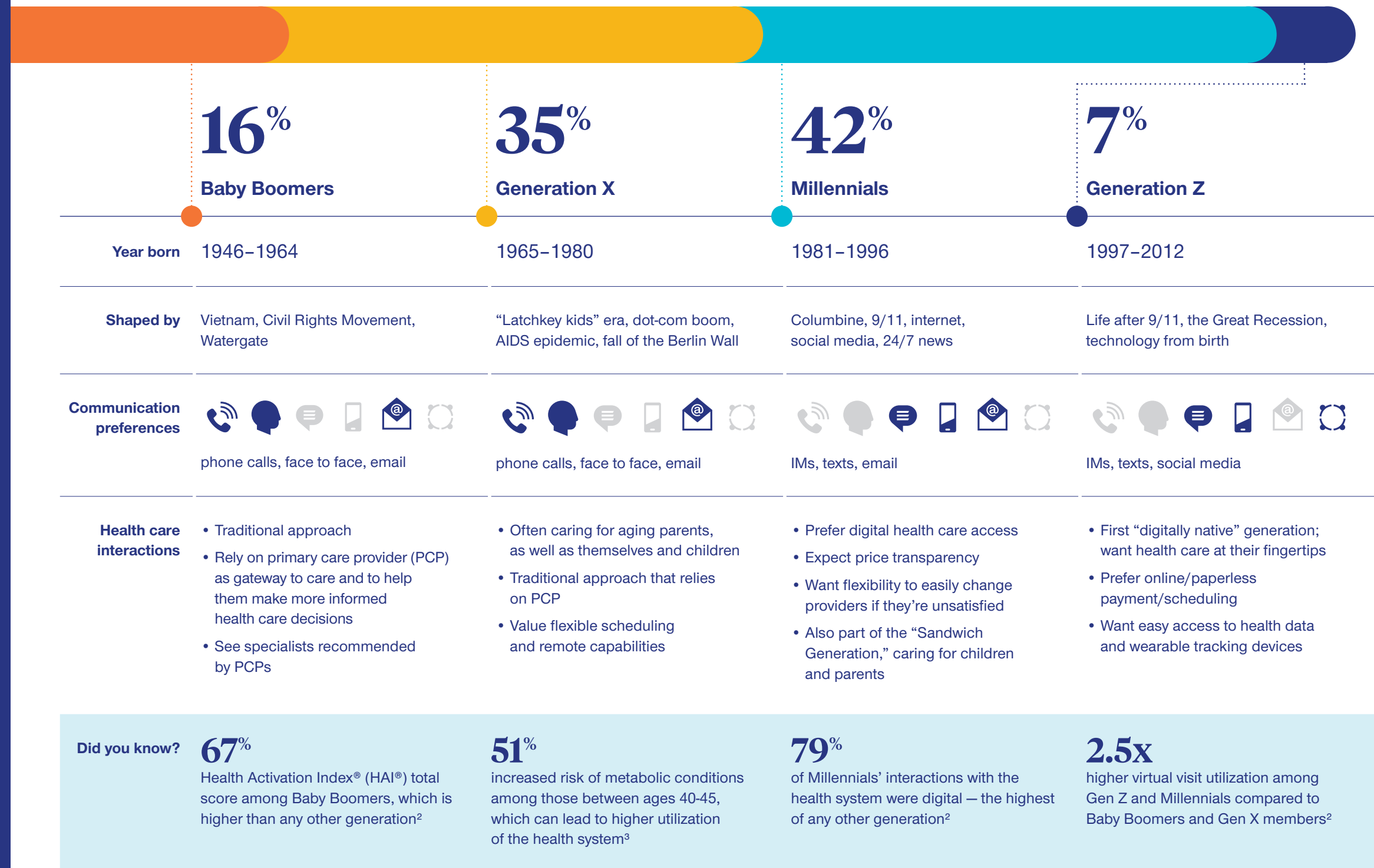
**UnitedHealthcare**

There for what matters™

# How different generations engage with health care

From in-person vs. virtual to paper vs. digital, different generations in today's workforce prefer to interact with the health care system in very different ways. How do employers account for those variations when designing a health plan for all their employees?

Most of today's workforce is made up of 4 commonly defined generations<sup>1</sup>



# Working to meet employees where they are

Delivering a quality health plan depends on taking a closer look at the generational makeup of an employer's workforce and tailoring benefits and capabilities to what matters most to them. More Gen Xers? Make it easier for them to research and compare providers and treatment options. More Millennials? Think about easy-to-use digital tools and lower-cost coverage benefits.



## Bridging the generation gap with wellness

According to a recent study, a lack of wellness-related practices is one of the top clinical cost drivers across all 4 generations.<sup>3</sup>

Investing in wellness and encouraging preventive care can go a long way in improving overall health and lowering employer health care costs.

For example, rewards programs that incent employees to engage in healthy behaviors and lifestyle changes—such as reaching daily physical activity goals, losing weight and completing preventive screenings—are designed to help all generations of employees get and stay healthier.

# 94%

of first-time UnitedHealthcare Rewards participants registered and earned a reward<sup>4</sup>

	 <b>Bruce</b>	 <b>Lisa</b>	 <b>Maria</b>	 <b>Zach</b>
<b>Occupation</b>	Accountant	Senior manager	Preschool teacher	Computer engineer
<b>Age</b>	64	51	34	26
<b>Generation</b>	 <b>Baby Boomer</b>	 <b>Generation X</b>	 <b>Millennial</b>	 <b>Generation Z</b>
<b>Health status</b>	As Bruce gets closer to retirement, his health has become a bigger priority in his life. He's looking for benefits that can help him live a healthier lifestyle and reduce his risk of heart disease.	Lisa is reaching an age where health issues are becoming more prevalent. She wants to manage her weight and stress, so she can continue caring for both her aging parents and her kids.	Pregnant with her second child, Maria is experiencing gestational diabetes as well as anxiety. Maternal health care and focusing on behavioral health are her top priorities.	Zach recently came off of his parents' health plan, is generally healthy and works out regularly. He doesn't have a PCP, but does seek care when his depression spikes.
<b>Solutions</b>	<ul style="list-style-type: none"> <li>Plans that support a close relationship with his PCP</li> <li>Pharmacy tools to manage costs of a growing list of prescriptions</li> <li>Heart disease management and wellness programs</li> <li>Advocacy support available over the phone</li> </ul>	<ul style="list-style-type: none"> <li>Information to more easily compare providers/treatment options</li> <li>Both in-person and virtual options for care</li> <li>Chronic condition prevention and wellness programs</li> </ul>	<ul style="list-style-type: none"> <li>Access to behavioral health providers and resources</li> <li>Maternity care programs that go beyond pregnancy and birth</li> <li>Convenient, digital and on-the-go care</li> </ul>	<ul style="list-style-type: none"> <li>Digital tools or mobile apps</li> <li>Virtual or other convenient care</li> <li>Access to behavioral health support and resources</li> <li>Lower-cost care options, first-dollar coverage benefits</li> </ul>

<sup>1</sup> Based on 2023 UnitedHealthcare Book of Business Employees by Generation and Industry.

<sup>2</sup> Claims incurred between Jan. 1, 2022 – Dec. 31, 2023, and paid through Jan. 31, 2024. Members continuously enrolled Jan. 1, 2022 – Dec. 31, 2023.

<sup>3</sup> UnitedHealthcare National Accounts book-of-business data, Jan. 2023.

<sup>4</sup> UHC Rewards 2023 book of business.

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.

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