The workforce is getting older: Implications for employers

Employers are designing benefit packages that accommodate aging employees who are staying in the workforce longer.

The American workforce is in the midst of a generational shift, and it is showing no signs of slowing down. Nearly 38M Americans ages 55 and older were employed as of early 2026,[1] and workers 65 and older now represent the fastest-growing segment of the U.S. workforce, with their numbers more than doubling over the past 30 years.[2] Driving this trend are longer life expectancies, evolving financial realities and a growing desire for "a sense of purpose" – with nearly 4 in 10 workers today expecting to retire at age 70 or later, or not at all.[3]

The result is a workforce that is more **multigenerational** than at any previous point in history – spanning Generation Z, Millennials, Generation X and Baby Boomers, with more than 7 decades of combined life experience represented.[4] By 2030, all Baby Boomers will be 65 or older, and, for most employers, the older segment of their employee population will largely consist of Gen Xers who will be between the ages of 50 and 65. Meanwhile, the share of workers aged 65 and older continues to climb, reaching 19.5% in 2024 and projected to grow further through 2034.[5]

As these older cohorts age, their utilization of health services rises in kind. Baby Boomers drive a disproportionate share of total health care costs, and, as chronic conditions accumulate with age, the financial implications extend to employers and the broader workforce alike.[6]

For employers, this demographic reality has meaningful implications, particularly when it comes to designing health benefits that resonate across a wide range of life stages, needs and expectations.

Here are 4 considerations employers should keep in mind to accommodate an aging workforce when designing their health benefit strategies:

1. Provide access to care management programs and wellness programs that address the increased risk of chronic and complex conditions
2. Ensure behavioral health benefits are designed to meet the needs of employees as they navigate different life stages
3. Offer benefits that address broader women's health* needs, beyond just maternity health
4. Promote employee well-being to support people living longer, healthier lives

37.8M+

Americans 55 and older were employed in 2026[1]

*"Women's health" is a broader term used to describe conditions, services or supportive programs and resources, not to describe those supported. UnitedHealthcare provides supportive resources for all eligible individuals, regardless of gender identity.

continued

1 Provide access to care management and wellness programs

Nearly 93% of adults 65 and older are managing at least 1 **chronic condition**, and 79% are navigating 2 or more simultaneously.[7] For employers, the downstream impact is significant: Cancer, musculoskeletal (MSK) conditions and circulatory (cardiovascular) disorders consistently rank among the top 3 drivers of health care costs across employee populations – especially for those between the ages 50 to 59.[8]

What makes this particularly urgent is that these challenges do not emerge suddenly at 65; they build over time and significantly in the mid-life years. As the majority of Millennials approach or enter this window, employers have a critical and time-sensitive opportunity to get ahead of these trends rather than react to them.

The good news: Proactive plan design can make a meaningful difference. Benefits that incorporate robust **care management and clinical programs** can help employees prevent and manage chronic conditions earlier, supporting better health outcomes while keeping costs in check for everyone.

For instance, **UHC Hub®**, a portfolio of selected vendors that employers can choose from to complement existing offerings, provides a variety of lifestyle and well-being offerings that can help support employees as they age.

≈93%

of adults age 65+ have at least 1 chronic condition[7]

2 Ensure behavioral health benefits are designed to help employees in different life stages

While it is widely assumed that behavioral health conditions are primarily a concern among younger populations, the data tells a different story: Rates are climbing across every age group.[9] In fact, behavioral health needs grow more complex as employees age – shaped by life-defining moments like a chronic diagnosis, menopause or the loss of a loved one. And when mental health suffers, the effects extend beyond the individual: Absenteeism rises, productivity dips and team morale can follow.

Meeting employees where they are means offering more than one path to support. Some may benefit from traditional therapy, while up to 90% may be good candidates for **lower-severity options**,[10] such as **behavioral health coaching** or the **Calm Health app**. A well-rounded benefits strategy weaves together digital tools available via the **UnitedHealthcare® app** and **myuhc.com®**, along with **"in the moment" support** and other Employee Assistance Program (EAP) services that help employees navigate their options and find the right level of care.

3 Offer benefits that address broader women's health needs, beyond just maternity health

As women remain in the workforce longer, their health needs shift in meaningful ways. Many begin experiencing perimenopause symptoms as early as their 40s – a phase that can last 8–10 years before menopause itself. The workplace impact is real: 67% of women ages 40–60 report difficulties at work due to **menopause** symptoms, from changes in concentration to increased stress and reduced physical capacity.[11]

With an average menopause age of 52[12] – and the majority of women in their 50s still actively working[13] – employer support isn't just the right thing to do, it's a retention strategy. Benefits worth considering include hormone replacement therapy (HRT), medications that address hot flashes and protect against osteoporosis, and access to educational and wellness resources.

And support shouldn't stop at menopause. Lower estrogen levels, which occur as women age can elevate risk for osteoporosis, heart disease and other chronic conditions. Quality benefits that address **women's health** holistically – across every stage of life – signal that their well-being matters for the long haul.

52 years old

is the average age a woman begins menopause, with some experiencing symptoms starting in their 40s[12]

4 Promote employee well-being to support people living longer, healthier lives

A **whole-person health approach** pays dividends at every age. Plans that include $0 or low-cost preventive care and wellness visits help surface potential issues earlier – when they're often easier and less costly to address.

Wellness programs take prevention a step further, supporting healthy habits like fitness, nutrition and smoking cessation to reduce chronic condition risk before it compounds. Rewards programs make this tangible, offering eligible members incentives for completing healthy living activities – from annual checkups to daily step goals – through a personalized, integrated experience.

And digital resources, like **UHC Store**, extend well-being support by giving members access to a broad selection of everyday products they can purchase – including options for sleep, anxiety, weight management, fitness, nutrition, chronic condition management and more – to support their personal needs, goals and preferences.

Financial well-being belongs in the conversation, too. Economic stress has a measurable effect on overall health, making resources like 1-on-1 coaching, budgeting tools and financial education a meaningful addition to any benefits strategy. Through the Employee Assistance Program (EAP), members can connect with a money coach for 2 no-cost, 30-minute phone sessions, receiving personalized guidance on their most pressing financial questions. This is especially valuable for employees nearing retirement who may be navigating the financial implications of that transition.

> **"When we design benefits strategies that fail to account for the distinct needs of older workforce segments, we risk more than a gap in care — we accelerate a cycle where health disparities deepen and costs compound year over year. The evidence is clear: proactive, age-inclusive support keeps our populations healthier and our expenditures manageable."**
>
> **Dr. Rhonda Randall**
>
> Chief Medical Officer
> UnitedHealthcare Employer & Individual

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[1] April 2026 Employment Data Digest. AARP, May 8, 2026. Available: https://www.aarp.org/pri/topics/work-finances-retirement/employers-workforce/employment-data-digest/.

[2] Age of Opportunity: Redefining talent with the 65 and older workforce. SHRM. Available: https://www.shrm.org/content/dam/en/shrm/foundation/2025_untapped_talent_age_of_opportunity_redefining_talent_with_the_65-and-over_workforce.pdf/.

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[5] Golden years: older Americans at work and play. U.S. Bureau of Labor Statistics, May 2025. Available: https://www.bls.gov/opub/btn/volume-14/golden-years-older-americans-at-work-and-play.htm.

[6] UnitedHealthcare self-funded and fully insured books of business based on claims incurred between Nov. 2024 through Oct. 2025 and paid through Jan. 2026. Catastrophic claims threshold was $100K or higher. Results for individual clients will vary based on client-specific demographics, plan design, the state where the insured policy is issued and the level of engagement by employees, among other factors.

[7] The Top 10 Most Common Chronic Conditions in Older Adults. National Council on Aging, Dec. 1, 2025. Available: https://www.ncoa.org/article/the-top-10-most-common-chronic-conditions-in-older-adults.

[8] UnitedHealthcare Employer & Individual internal data based on claims incurred between Nov. 1, 2023–Oct. 31, 2024 and Nov. 1, 2024–Oct. 31, 2025.

[9] UnitedHealthcare Employer & Individual data across its self-funded and fully insured books of business based on claims incurred between Nov. 2024 through Oct. 2025 and paid through Jan. 2026. Compared to 2019.

[10] UnitedHealthcare Employer & Individual Fully Insured and ASO Member Segment Summary data analysis (healthy, at-risk, mild to moderate) using 2024 data, as of May 2025.

[11] Menopause in the workplace: Guidance for employers. Equality and Human Rights Commission, Aug. 25, 2025. Available: https://www.equalityhumanrights.com/guidance/menopause-workplace-guidance-employers.

[12] Menopause. Cleveland Clinic, June 6, 2024. Available: https://my.clevelandclinic.org/health/diseases/21841-menopause.

[13] Work and Retirement Among Women: The Health and Employment After 50 Study. Occupational Medicine, 2024. Available: https://pmc.ncbi.nlm.nih.gov/articles/PMC11165366/.

When you sign up for Virtual Behavioral Coaching, you will be asked a series of questions to ensure that this program is the right fit for you. You may be directed to another resource if your answers indicate that a different type of program may better suit your needs.

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.

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. Some products are not available in all states.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. 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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