



Great expectations

When asked, 80% of consumers said the experience a company provides is just as important as its products and services.¹ But the health care experience has often trailed other consumer experiences.²

That's why UnitedHealthcare is focused on delivering solutions and support designed to help make care simpler, more personalized and more connected – like the kind of experiences members have with many of the services they use every day.



Must-haves for a simpler experience

4 out of 5

consumers surveyed said they want a digital platform to manage both their care and benefits³

64%

of consumers prefer to purchase from companies that offer a personalized experience⁵

≈75%

of surveyed adults said they are either “very” or “somewhat” worried about being able to afford health care⁷

73%

of surveyed employees said they want more education on company benefits⁹



User-friendly digital tools

- **More connected experience** with member care, benefits and claims information all in one place
- **Personalized care recommendations** based on a member's benefits package and personal preferences



Personalized support

- **1:1 support** to help members navigate their benefits and make more informed choices
- **Referrals** to appropriate clinical, wellness and community programs



Cost clarity and financial support

- **Health plan designs** that offer greater visibility into costs and eliminate deductibles and coinsurance
- **Programs built to support members** when unexpected medical bills or situations arise



Engagement strategies

- **Communications plans** that aim to drive more effective utilization of the health care system
- **Wellness programs** that encourage a healthier lifestyle and increase employee engagement with benefits

↑ 100%

increase in **UnitedHealthcare**[®] app usage from 2023 to 2024⁴

Up to 2–4%

in medical total cost of care savings for employers with enhanced UnitedHealthcare Advocacy⁶

↓ 77%

average reduction in billed charges for members with Naviguard, an out-of-network bill negotiation solution⁸

2.3x

more UnitedHealthcare app visits among participants in UnitedHealthcare Rewards¹⁰

[Learn how UnitedHealthcare is delivering a better member experience >](#)

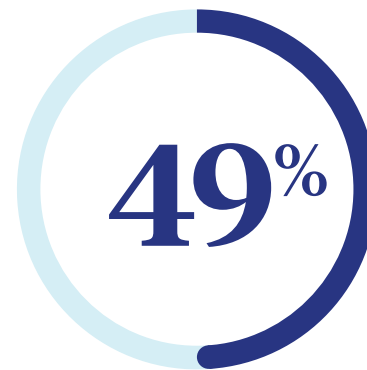
**United
Healthcare**[®]



What does a better member experience look like?

See how UnitedHealthcare digital tools and other solutions work together to help Steven* navigate the health system after injuring his back during a basketball game.

- 1 On the **UnitedHealthcare app**, Steven can see all his personalized health plan information and search for quality, personalized care options using Smart Choice search results
- 2 Before making an appointment, he compares 4 network providers at once, including cost estimates and ratings/reviews
- 3 Steven can track his claim status after his provider visit and pay the claim directly from the UnitedHealthcare app or **myuhc.com®**
- 4 An Advocate calls to check up on Steven and refers him to a virtual physical therapy solution since in-person visits don't fit well with his schedule
- 5 To help with his recovery, Steven enrolls in UHC Rewards where he can earn incentives for reaching certain fitness goals that can then be used toward his health care expenses



of members who used UnitedHealthcare cost transparency tool were presented a below-average provider cost*



available UHC Hub™ vendors to complement UnitedHealthcare solutions, including a virtual physical therapy solution



of first-time UHC Rewards participants earned a reward**

4 actions employers can take

Work with a carrier or vendor that prioritizes member experience, especially its digital experience

Invest in enhanced advocacy programs built to help lower costs, improve health and simplify experiences

Consider opportunities to make the cost of health care more transparent and affordable for employees

Send regular benefits communications to employees to help improve overall plan engagement and utilization

*Member profiles and scenarios are fictional. Health outcomes are not guaranteed.

¹ What Are Customer Expectations, and How Have They Changed? Salesforce. Available: <https://www.salesforce.com/resources/articles/customer-expectations/>. Accessed: May 21, 2025.

² Patient Frustration Surges: Americans Struggle with Broken Healthcare System. MDVIP, Feb. 27, 2024. Available: <https://www.prnewswire.com/news-releases/patient-frustration-surges-americans-struggle-with-broken-healthcare-system-302072150.html>.

³ Wicklund, E. Consumers favor digital health, but only through one platform. HealthLeaders, Dec. 29, 2022. Available: <https://www.healthleadersmedia.com/technology/consumers-favor-digital-health-only-through-one-platform>. Accessed: June 11, 2025.

⁴ UnitedHealthcare internal analytics, May 2025.

⁵ 2025 Global Consumer Trends Report. Qualtrics, 2025. Available: <https://www.qualtrics.com/ebooks-guides/customer-experience-trends>.

⁶ 2022-2023 UnitedHealthcare employer study analysis of 617 customers migrating from Core Advocacy in 2022 to Enhanced Advocacy confirmed the estimated savings that were reported in an early study (2019-2020). Analysis completed on a continuous medical enrollment basis. Medical costs risk adjusted for age and gender. Value impact based on comparing clients by the adoption platform features vs. not (e.g., Enhanced vs. Core Advocacy).

⁷ Americans' Challenges with Health Care Costs. KFF, March 1, 2024. Available: <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/>.

⁸ Navigard data January 2021 - August 2024. Discount on all out-of-network paid claims (includes disputed claims and all other paid claims. Excludes denied claims.) Savings results shown may vary based on customer plan and geographic distribution and are not a guarantee of future results.

⁹ Study Finds Most Participants Don't Understand Their Benefits. Plan Sponsor Council of America, Sept. 24, 2024. Available: <https://www.psc.org/news/psca-news/2024/9/study-finds-most-participants-dont-understand-their-benefits/>. Accessed: June 13, 2025.

¹⁰ UHC Rewards Book of Business 2024.

¹¹ UHC Rewards Book of Business 2023.

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.

Advocate 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.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

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.