



# Innovating health care for better experiences, better outcomes

A system that's difficult to navigate. Rising costs for care and medications. Fragmentation and silos. Complex problems in the U.S. health system demand a commitment to innovation and new ways of thinking. At UnitedHealthcare, we're always restless, aiming to be at the forefront of the next big solution – from simplifying the system and managing costs to empowering lifesaving interventions.



# Working to drive real change in health care

Along with other stakeholders – including providers, health systems, brokers and consultants, employers and policymakers – we're constantly innovating to address pain points across the healthcare industry.



## Strategic collaboration

The integrated nature of UnitedHealth Group combines the expertise of UnitedHealthcare (payer) and Optum (care delivery) as innovation collaborators, accelerating our collective ability to scale and bring new offerings to market in a meaningful, connected way.



### Optum Ventures

Invests in early-stage digital health and service companies to foster growth of a robust pipeline of cutting-edge solutions



### United Health Foundation®

Works with community-based organizations, academic institutions and others to develop and scale solutions focused on building healthier communities and advancing health equity

**\$2B** in assets under management and **70** active portfolio companies as of 2025<sup>1</sup>

**\$845M** in grants awarded to date by the United Health Foundation<sup>2</sup>



## Advancements in data and technology

Emerging technologies and the advanced use of data and analytics can help stakeholders zero in on the unique needs of specific member populations, identify trends and inform decisions.



### Responsible use of AI



When combined with human oversight, AI can power virtual assistants, streamline processes, speed data analysis, and inform and support next-best actions



### Digital solutions deliver value

Smart Choice prioritizes provider search results based on quality, coverage and personal preferences; UHC Store offers a new experience where members can shop for discounted health and wellness offerings

**#1** Fortune ranked UnitedHealthcare as No. 1 in Health Care and No. 25 overall in its 2025 "AIQ 50" list for its adoption and scaling of AI<sup>3</sup>

 Smart Choice  UHC Store

## Innovation: It's in our DNA

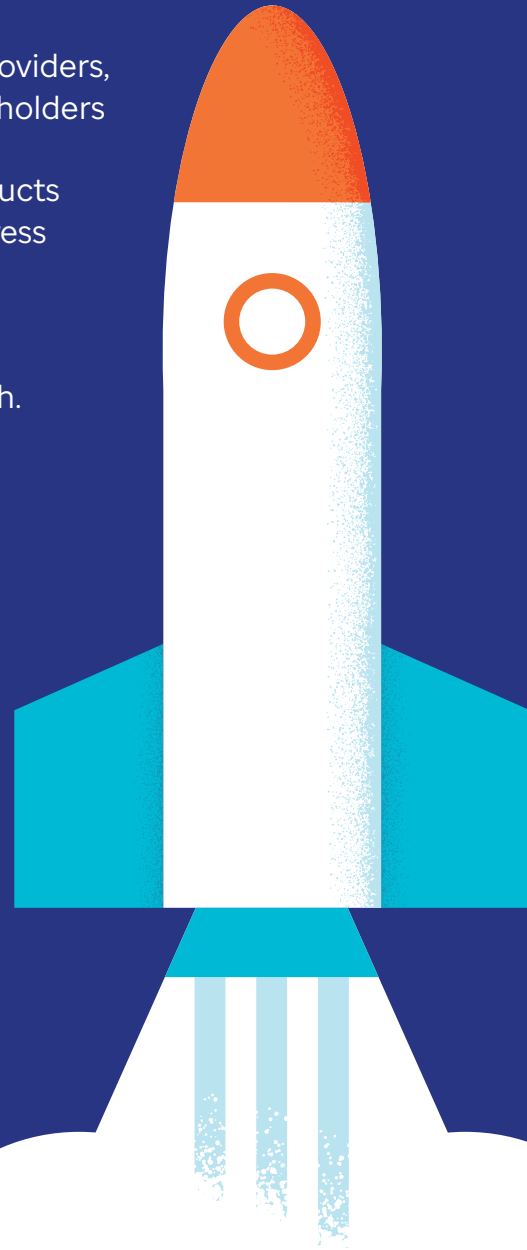


# \$9B+

invested annually in technology and innovation by UnitedHealth Group<sup>4</sup>

# Launching next-level solutions

Listening to employers, providers, members and other stakeholders leads to the inception and development of new products and offerings built to address important issues in health care – from simplifying navigation to lowering costs and improving health.



## Surest® Health Plan

### Challenge:

Between unpredictable deductibles, confusing coverage rules and surprise medical bills, employees have trouble planning for health care costs or confidently getting the care they need.

### Solution:

Surest members see copays upfront, so they can plan ahead. With Surest Care Ratings – which assign lower copays to providers evaluated as higher-value based on historical effectiveness and cost-efficiency data – Surest is helping improve affordability for members and employers.

## UHC Hub®

### Challenge:

Employers navigate a crowded, complex vendor market while employees ignore benefits they don't know about or understand.

### Solution:

UHC Hub helps employers simplify the selection, integration and delivery of digital health vendors. By offering a portfolio of selected vendors within the UnitedHealthcare experience, UHC Hub enables more connected, personalized and cost-effective care – and since it's through a single contract, UHC Hub doesn't add administrative burden. Members benefit by being able to access employer-purchased selection of digital health offerings through the **UnitedHealthcare® app** and **myuhc.com®**.

## UHC Store

### Challenge:

Rising health care costs challenge employers to offer rich, diverse benefits that attract and retain multigenerational talent.

### Solution:

UHC Store – a member-exclusive digital shopping experience – offers greater employee choice and personalization. With UHC Store, employers have the flexibility to support employees' individual health and wellness needs without adding costs. Employees can shop 20+ health, wellness and lifestyle offerings to fit their needs and supplement their employer-sponsored benefits – available for purchase at negotiated discounts.

**United  
Healthcare®**

Learn how UnitedHealthcare is working  
to transform the future of health care >

<sup>1</sup> Optum Ventures internal data, 2025.

<sup>2</sup> United Health Foundation, 2025. Available: <https://www.unitedhealthgroup.com/uhg/people-and-culture/our-foundations.html>. Accessed: Dec. 9, 2025.

<sup>3</sup> Polling was conducted from Aug. 29 to Sept. 19, 2025. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group. Available: <https://fortune.com/ranking/aiq/>.

<sup>4</sup> UnitedHealth Group internal data, 2024.

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.

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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