



Turn wellness investments into real results

Bridging the employee wellness engagement gap may unlock significant ROI through improved health outcomes and reduced costs.

Companies invest millions – even billions – into employee wellness programs, creating tremendous potential for improved health outcomes and reduced health care costs.¹ The opportunity? Unlocking utilization to maximize return on this valuable investment.

Research revealed an important insight: While employers recognized the proven efficacy of health and wellness programs, employees often needed more support in discovering their full value.² This represents not a failure but a significant opportunity to bridge the awareness gap and amplify impact.

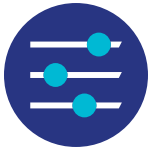
The data points to real potential. Employers predicted that nearly half their workforce would be highly satisfied with wellness initiatives, yet only a quarter of employees reported high satisfaction,² showing that there's substantial room to enhance engagement and help employees realize the value these programs can deliver.

This engagement gap represents untapped ROI. When wellness benefits go underutilized, companies miss opportunities for reduced absenteeism, lower health care costs, improved productivity and stronger employee retention. The good news? Strategic interventions can dramatically boost utilization and unlock these benefits. Discover how leading employers are closing this gap through targeted communication, personalized outreach and adaptive program design – transforming wellness investments into measurable health improvements and meaningful cost savings.



Why wellness benefits may go unused

Multiple barriers can keep employees from using their wellness benefits:



Relevance and personalization shortcomings

One significant barrier to employee utilization of wellness benefits is if employers are taking a one-size-fits-all approach, which may not resonate with a **multigenerational workforce** that often has diverse needs.³ Employers may compound this problem if they fail to survey their employees about their wellness needs and interests.⁴ As a result, off-the-shelf benefits may not attract interest or generate the engagement they seek.



Accessibility and convenience challenges

Some employees may perceive wellness benefits as difficult or inconvenient to use, especially if they come with disjointed experiences. For example, maybe employees' schedules don't give them time to take advantage of the free or subsidized gym membership their employer offers. Or employees may not use a meditation app because they feel they're not allowed to do so during work hours, and they're too busy with family after work.⁶



Lack of awareness

Even well-designed benefits can go unnoticed. Without consistent communication and easy access to information, employees may simply never encounter the offerings available to them.⁷ Awareness gaps are often driven by insufficient education efforts, no centralized hub for accessing programs and a lack of guidance tools that connect employees to relevant offerings.⁸

68%

of surveyed workers said they did not use wellness programs because accessing them was too time-consuming, confusing or cumbersome⁵



How employers can motivate usage of wellness benefits

Taken together, these barriers may explain why many employees may not perceive wellness benefits to be valuable or worth activating. Addressing these obstacles requires working in the right order: Before focusing on awareness, employers must first ensure they're offering benefits employees actually want and would use.



Learn and offer what's relevant and useful

Employers may want to consider surveying employees about the wellness benefits they're most interested in – and what would make those benefits easier to use. When designing the survey, keep it anonymous and concise, target a variety of life stages and wellness goals and offer an incentive for completion.⁹

For instance, with UHC Store, UnitedHealthcare members can shop for health, wellness and lifestyle offerings, most of which can be purchased at a discount, that complement their employer-sponsored benefits. This gives employees more choices to help meet their needs, at any time throughout the year, as those needs arise. To help drive added value, UnitedHealthcare offers employers the ability to fund a lifestyle spending account (LSA) that's integrated with UHC Store, giving employees dollars to use toward LSA-eligible offerings available within UHC Store. This approach is designed to help offer employers a cost-effective, flexible way to invest in and offer wellness support, while giving employees a broader range of options to personalize their wellness experience.



Simplify access and reduce friction

Employers may want to focus on making benefits as simple as possible to access and use. By offering a single digital entry point into available benefits and offerings – such as the **UnitedHealthcare® app** and **myuhc.com®** – members experience a personalized, guided journey. UnitedHealthcare is working to make wellness resources simpler and more accessible for members to navigate and utilize.

Employers can also boost benefit usage by embedding employee health into daily practices, leadership behaviors and organizational values. Creating workplace conditions designed to help employees thrive may motivate them to use the benefits available to them.



Enhance communication, awareness and incentives

Developing a **communication strategy** to educate employees about wellness benefits and how to access them is key to driving engagement. Communicating about their options throughout the year – not just during open enrollment – is essential.

Education and communication about benefits – along with incentives for participation – were associated with engagement increases of 40–60%.¹⁰ In addition, 70% of surveyed employees said that providing rewards and incentives for participating in certain wellness activities, such as biometric screenings and wellness visits, motivated them to engage in those programs.¹¹

With **UnitedHealthcare Rewards**, for instance, eligible members can earn rewards for completing tasks like taking a health survey, getting an annual checkup and more. The program allows employees to personalize their experience by selecting the activities they wish to participate in and then choosing how they want to spend their earnings. These rewards may also lead employees to be more engaged in other aspects of their health benefits. For instance, those who participated in UHC Rewards visited the UnitedHealthcare app 2.3 times more often than those who didn't participate.¹²

The ROI for employers

What do organizations stand to gain from wellness offerings employees want and use? The ROI is significant:

- **Direct financial returns** – Employee wellness programs were associated with up to \$6 in health care savings for every \$1 invested¹⁵
- **Increased productivity** – Healthy, engaged employees were found to be more productive and were associated with generating more profit¹⁴
- **Better talent attraction and retention** – Wellness programs helped support employers' talent attraction and retention efforts.¹⁵ For many employees, well-being factors like mental health, work-life balance and job satisfaction were cited as being as important as salary.¹⁶
- **Higher employee engagement and morale** – Organizations offering valued wellness benefits reported higher engagement and goodwill: Employees were found to be 38% more engaged at work, and 89% said they were more likely to recommend their company as a great place to work¹⁷
- **Stronger organizational performance** – Satisfied employees were associated with 23% higher profitability¹⁸ – making a strong wellness program an investment in the company's long-term health

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¹ Available: <https://www.prnewswire.com/news-releases/corporate-wellness-solutions-market-worth-94-6-billion-by-2026--exclusive-report-by-marketsandmarkets-301316218.html>.

² Lack of Time, Limited Interest in Offerings Cited as Top Reasons Employees Don't Participate in Employer Wellness Programs, According to Integrated Benefits Institute Analysis. Integrated Benefits Institute, June 20, 2024. Available: <https://news.ibiweb.org/lack-of-time-limited-interest-in-offerings-cited-as-top-reasons-employees-dont-participate-in-employer-wellness-programs-according-to-integrated-benefits-institute-analysis>.

³ Harnessing growth in workforce benefits: the next horizon. EY, 2025. Available: <https://www.ey.com/content/dam/ey-unified-site/ey-com/en-us/insights/insurance/documents/ey-limra-workforce-benefits-study-final-2025.pdf>.

⁴ One-size-fits-all approach to employee wellbeing is damaging its effectiveness. March 4, 2021. Available: <https://reba.global/resource/one-size-fits-all-approach-to-employee-wellbeing-is-damaging-its-effectiveness.html>.

⁵ The workforce well-being imperative. Deloitte, March 13, 2023. Available: <https://www.deloitte.com/us/en/insights/topics/talent/employee-wellbeing.html>.

⁶ Some workplace wellness programs are failing employees. Here's how they can do better. Fortune, June 10, 2022. Available: <https://fortune.com/well/2022/06/10/workplace-wellness-programs-ways-to-improve/>.

⁷ Are Your Employee Benefits Underutilized? WorkLife Partnership, Nov. 13, 2024. Available: <https://www.worklifepartnership.org/are-your-employee-benefits-underutilized/>.

⁸ Why Tackling Benefits Awareness is Vital for Your Company. HealthJoy, June 20, 2019. Available: <https://www.healthjoy.com/blog/hr/utilization/benefits-awareness>.

⁹ Tips for Designing an Effective Employee Wellness Survey. Flimp. Available: <https://flimp.net/effective-employee-wellness-survey/>.

¹⁰ How to Increase Employee Wellness Engagement for Cost Containment Success. Roundstone, Jan. 27, 2026. Available: <https://roundstoneinsurance.com/blog/employee-wellness-engagement/>.

¹¹ 8 tips on using benefits to engage employees in a healthy lifestyle. Reward & Employee Benefit Association, June 2, 2023. Available: <https://reba.global/resource/8-tips-on-using-benefits-to-improve-employee-engagement-health-wellbeing-vitality.html>.

¹² UHC Rewards Book of Business 2024.

¹³ The Hidden Truth About Corporate Wellness Programs: Real ROI Data for 2025. HolisticCare.io, Nov. 2025. Available: <https://holisticcare.io/blog/corporate-wellness-programs/>.

¹⁴ Small Investment, Big Payoff: How Employee Wellbeing Programs Actually Make You Money. eci, Aug. 27, 2025. Available: <https://www.ecisolutions.com/blog/small-investment-big-payoff-how-employee-wellbeing-programs-actually-make-you-money/>.

¹⁵ How Wellness Programs Reduce Talent Management Costs. Wellhub, January 28, 2025. Available: <https://wellhub.com/en-us/blog/wellness-and-benefits-programs/reduce-talent-management-costs-wellness-programs/>.

¹⁶ Thriving workplaces: How employers can improve productivity and change lives. McKinsey Health Institute, Jan. 16, 2025. Available: <https://www.mckinsey.com/mhi/our-insights/thriving-workplaces-how-employers-can-improve-productivity-and-change-lives>.

¹⁷ The Ultimate Guide to Implementing Employee Wellness Programs for a Healthier, Happier Workplace. 180 Healthcare, Feb. 9, 2024. Available: <https://180healthcare.com/blog/the-ultimate-guide-to-implementing-employee-wellness-programs-for-a-healthier-happier-workplace/#:~:text=First%20up%2C%20let's%20talk%20about,38%25%20more%20engaged%20at%20work>.

¹⁸ How Wellness Programs Increase Employee Productivity. Wellhub, Jan. 28, 2025. Available: <https://wellhub.com/en-us/blog/wellness-and-benefits-programs/wellness-programs-increase-productivity/>.

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. Amounts paid under a Lifestyle Spending Account (LSA) may be subject to federal, state, and local taxes. Employers should consult with a tax specialist to determine whether they have any tax obligations from members' use of an LSA to purchase offerings from the UHC Store. LSA offerings and options are subject to change.

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.

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.

Participation in the health survey is voluntary. Your responses will be kept confidential in accordance with applicable law and will only be used to provide health and wellness information or conduct other plan activities.

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.