



3 ways to boost employee financial well-being

Today’s workforce expects help with managing their finances – from financial planning tools to health care cost relief. Employers are delivering.

Personal financial pressures don’t stop when an employee starts the workday. In fact, research showed that U.S. employees spent more than 8 hours a week managing personal finances, with half of that occurring during work hours.¹

An employee’s financial stress can affect their employer’s bottom line by contributing to on-the-job distraction, reduced productivity and lower retention rates.² Employers are taking notice: About 50% of surveyed employers ranked their concern over employee financial well-being at 9 or 10 on a scale of 1-10.³

To mitigate the effects of financial stress, employers may want to implement strategies and provide resources that support employee financial wellness, such as:

1

Offering tools to improve employee financial literacy

2

Empowering employees to make more informed health care decisions

3

Helping employees manage health care costs

Providing these resources may help pave the way to better financial wellness for employees, which may enable them to concentrate more fully on their work and lead to better engagement.⁴ In fact, 43% of surveyed employees reported spending less time dealing with personal finance issues during work hours when financial wellness benefits were made available to them.⁵ As a result, 22% of employers saw an increase in productivity, with two-thirds ultimately reporting a positive ROI after offering financial wellness benefits.⁵



≈ **50%**

of surveyed employers ranked their concern over employee financial well-being at 9 or 10 on a scale of 1-10³

66%

of surveyed employers reported a positive ROI after adding financial wellness benefits⁵



1 Offer tools to improve employee financial literacy

Financial literacy – a person’s ability to understand basic concepts like credit scores, interest rates and investing – has hovered around the 50% mark since 2017, standing at 48% for the past 2 years.⁶ One of the first steps an employer can take to support employee financial wellness (beyond retirement planning) is to include programs that help them better understand how to manage their finances.

Employee assistance programs (EAPs), for instance, are designed to offer financial planning resources, such as:

- 1-on-1 financial wellness coaching
- Online educational webinars
- Educational financial literacy content
- Budgeting and cash flow management tools
- Tax guidance and tax return preparation

Services like these may help employees understand their own personal finances and make decisions that can put them in a better financial position. For example, employees may learn the factors that go into determining their credit score and how it affects their ability to secure loans. Employees may also get coached on how to start and maintain a household budget, save for emergencies and plan for retirement.

Understanding how much one’s financial stability can influence physical and mental health,⁷ some EAPs are evolving and expanding to include other areas of support, such as behavioral health, legal aid and caregiving.

When employers provide tools that help increase the financial literacy of their workforce, they can help employees feel more in control of their personal finances and less distracted at work, as well as physically and mentally healthier.⁸

“Financial stress and economic hardships impact the overall health and well-being of employees. Employers that include financial wellness programs in their health plan demonstrate a commitment to achieving whole-person health.”

Stephen Wilson
Chief Executive Officer
UnitedHealthcare Specialty Benefits

57%

of surveyed employees indicated that finances were their top life stressor⁷

74%

of surveyed employees indicated that financial stress negatively impacts their mental health⁷



2 Empower employees to make more informed health care decisions

Where employees choose to seek care can have a direct impact on costs. For instance, a **visit to the ER** can be 10 times higher than a visit to alternative sites of care.⁹ Knowing where to go for a specific health event can help control costs for both employees and employers.

Employers can make it easier for employees to manage their health care costs by providing the tools and **resources** that help ensure they receive care from providers at the right cost.

Offering health plans like **Surest**[®], which provides upfront cost and coverage information, can allow employees to compare options and better understand how different care selections may impact their health outcomes and wallets. For instance, Surest members see lower copays when they select high-value providers and greater visibility into all services and associated costs that may result from a particular visit.

Digital tools that allow members to search for providers and pricing within just a few clicks may also help. Through the **UnitedHealthcare**[®] app or **myuhc.com**[®], members have access to **Smart Choice**, a proprietary provider search experience that offers members access to quality, cost-efficient care options while also taking into account their personal preferences.

These types of resources and tools may give employees and their families a better sense of control over their care and costs, allowing them to also plan and budget accordingly.

↓ 8%

fewer emergency room visits were reported among Surest members compared to non-Surest members¹⁰

↓ 15%

fewer surgeries were reported among Surest members compared to non-Surest members¹⁰



3 Help employees manage health care costs

Nearly 4 in 10 surveyed employees said that at some point they had been unable to afford rent, groceries or utilities because of medical bills.¹¹ That's why it's important for employers to consider what benefits they can implement to help reduce or offset the cost of care.

Educating employees about what benefits are available to them at no additional cost, such as \$0 copays for certain services like primary care, urgent care or virtual care visits, can be a solid first step. Providing opportunities for employees to earn and save money that can be used toward qualifying health care expenses can also help.

That may include supporting healthy behaviors through rewards-based programs, such as UnitedHealthcare Rewards, as well as offering health-related **financial savings and spending account options**, including:

- **Health savings accounts (HSAs)** – typically paired with a high deductible or low-premium health plan and allow employees to set aside pretax contributions to pay for covered health care services and qualified medical expenses. HSAs may earn interest, serving as an additional investment opportunity.
- **Flexible spending accounts (FSAs)** – work similarly to HSAs, with the exception that the money saved must be used by the end of the employee's plan year and does not earn interest. With both types of savings accounts, an employer can elect to also contribute or match their employees' contributions.
- **Health reimbursement accounts (HRAs)** – enable employers to open an account on behalf of employees and make contributions that those employees can use toward premiums and qualified medical expenses. Depending on how an employer structures the HRA, employees may have to spend the money before the end of their plan year, or the balance may roll over.
- **Lifestyle spending accounts (LSAs)** – employer-funded, post-tax accounts that can be used by members to purchase eligible health, wellness and lifestyle offerings that aren't typically covered by traditional financial accounts – extending support for well-being and lifestyle needs many employees value.

Providing employees with tools that aim to reduce out-of-pocket costs becomes even more critical when unexpected situations arise, especially considering upwards of 50% of surveyed U.S. adults were unable to cover an unexpected expense of \$1,000.¹²

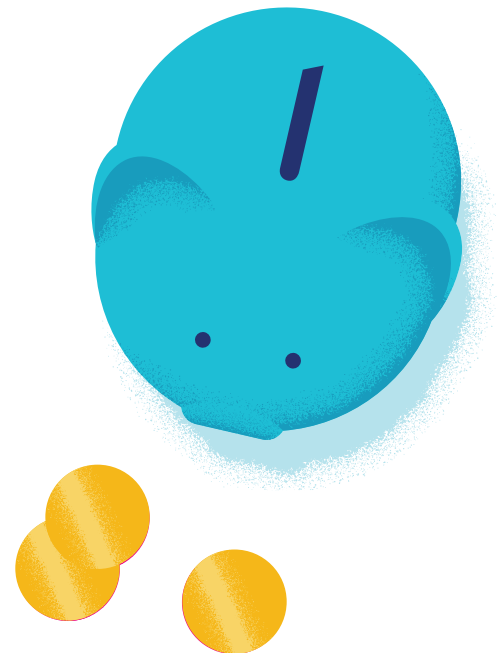
When challenging medical events like accidents, critical illnesses and hospitalizations occur, **supplemental health benefits** can be tapped to help cover some of the associated costs.

At UnitedHealthcare, these benefits can be bundled with a medical plan, which may reduce the financial impact of challenging health events by paying claims more proactively – in many cases without the member even needing to submit a claim.

Another option for helping employees with unexpected medical bills is to offer access to a program like **Naviguard**®, which is designed to help manage the medical bill resolution process for out-of-network claims to avoid overpayment for medical services. In fact, UnitedHealthcare clients with Naviguard as their out-of-network management program saw a 13% lower total cost of care than national benchmarks.¹³

+50%

of surveyed U.S. adults were unable to cover an unexpected expense of \$1,000¹²



Improving financial wellness for better whole-person health

Taking a whole-person approach to employee benefits means addressing all the factors that may impact a person's overall health status, including financial wellness. Employers can help by expanding their benefit offerings to include financial wellness tools that aim to help employees feel more confident about their financial future and prioritize what truly matters: taking care of their own health and well-being, as well as that of their families.

Learn how UnitedHealthcare supports a whole-person health approach >

United Healthcare®

¹ Thakor, M. It's Time to Prioritize Employees' Financial Health. Harvard Business Review, Jan. 2, 2024. Available: <https://vendordirectory.shrm.org/company/924205/news/3410054/it-s-time-to-prioritize-employees-financial-health-harvard-business-review>.

² Employee Burnout and Financial Well-Being: How Helping Our Teams Develop Financial Acumen Combats Burnout and Promotes a Healthy Workplace. Healthcare Businesswomen's Association, Nov. 19, 2026. Available: <https://hbanet.org/news/2025/11/19/employee-burnout-and-financial-well-being-how-helping-our-teams-develop-financial>.

³ Agnostino, S. More employers worry about their workers' financial well-being, research shows. Here's what they're doing about it. CNBC, Jan. 16, 2026. Available: <https://www.cnbc.com/2026/01/16/employers-focusing-more-on-employee-financial-wellbeing-study-shows.html>.

⁴ Plier, R. Financial Stress Takes a Toll on Workers: How Employers Can Help. International Foundation of Employee Benefit Plans, April 2, 2025. Available: <https://www.ifebp.org/resources--news/news-and-regulatory-updates/press-room/press-releases/2025/04/02/financial-stress-takes-a-toll-on-workers-how-employers-can-help>.

⁵ Neely, C. Employees need more than money in 2025. ALM BenefitsPro, Jan. 23, 2025. Available: <https://www.benefitspro.com/2025/01/23/employees-need-more-than-money-in-2025/>.

⁶ Can you answer these 3 questions about your finances? The majority of US adults cannot. World Economic Forum, April 4, 2025. Available: <https://www.weforum.org/stories/2024/04/financial-literacy-money-education/>.

⁷ PwC's 2026 Employee Financial Wellness Survey. PwC, Apr. 14, 2026. Available: <https://www.pwc.com/us/en/services/consulting/business-transformation/library/employee-financial-wellness-survey.html>.

⁸ Peterson, L. Stress about finances is impacting employees' health and performance. ALM Benefits Pro, March 4, 2024. Available: <https://www.benefitspro.com/2024/03/04/stress-about-finances-is-impacting-employees-health-and-performance/>. Accessed: Apr. 24, 2026.

⁹ UnitedHealthcare Employer & Individual internal claims data across 1.5M National Account members. All values exclude preventive care and COVID DX codes and are limited to potentially inappropriate ER diagnosis codes. ER visits are limited to ER facilities, not freestanding ERs.

¹⁰ 2024 Surest ASO analysis comparing utilization trends for continuously enrolled Surest members to a matched, non-Surest traditional plan control group.

¹¹ Goforth, A. Even with employer-sponsored health insurance, 43% struggle with medical debt. ALM Benefits Pro, March 1, 2024. Available: <https://www.benefitspro.com/2024/03/01/even-with-employer-sponsored-health-insurance-43-struggle-with-medical-debt/>.

¹² Gillespie, Lane. Bankrate's 2025 annual emergency savings report. Bankrate, March 26, 2025. Available: <https://www.bankrate.com/banking/savings/emergency-savings-report/>.

¹³ Milliman Analysis of Total Cost of Care Benchmarks, March 2026. Based on UnitedHealthcare allowed medical claims and enrollment data using 2022 service dates compared to Merative® MarketScan® industry benchmarks across 50 U.S. regions, adjusted for difference in health status, demographics, geographic mix and excess large claims. Actual results may vary. Full white paper available: <https://www.milliman.com/en/insight/total-cost-care-benchmarks-ppo-health-claim-costs>.

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