A whole-person approach to employee benefits

Well-being isn't one-dimensional. Benefits shouldn't be either. Physical health, mental clarity, emotional balance and financial security are deeply interconnected. When benefit packages support the whole person, organizations may unlock healthier, more productive workforces while also driving down costs.

Building a foundation of quality medical benefits and clinical programs

Most employee health plans start with medical benefits, which, at their most basic, cover the health care and services that are critical to maintaining physical health and treating illnesses and injuries when they arise. And when those benefits are paired with tailored clinical and care management programs, better outcomes may be possible.

Medical plans

Employers can choose from several health plan designs, like a copay-only plan such as Surest®, or high or low deductible plans, which may offer:

- Network preventive care at no additional cost
- Low- or no-cost virtual visits
- Other programs that can help with cost-sharing before employees meet their deductible

Chronic disease management

Managing chronic or complex conditions, such as heart disease, cancer and diabetes, involves a tailored approach that includes:

- Clinical and care management programs that use a data-driven, collaborative approach
- Support that helps members manage their conditions effectively and may improve their overall health and well-being

Medical benefits were ranked the #1 most important benefit to include in group health insurance plans by surveyed employers[1]

95% of surveyed employees believed physical, mental, emotional and social well-being are all connected[2]

"A whole-person approach to employee health considers physical, behavioral and social well-being. By understanding the full picture of a person's health, we can identify risk factors earlier and manage conditions more effectively."

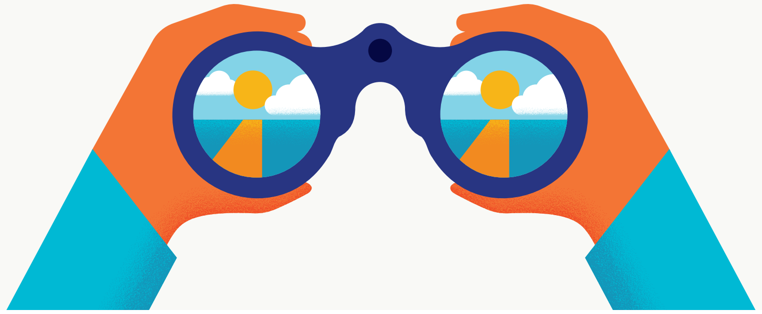
Dr. Rhonda Randall

Chief Medical Officer
UnitedHealthcare Employer & Individual

United Healthcare®

Getting a panoramic view of health

Focusing on just the medical side of an employee's health doesn't offer a complete picture. Taking a whole-person approach means going beyond just physical health to take mental, financial and overall well-being needs into account as well.



Pharmacy

- No. 2 most important benefit to include in group health insurance plans according to surveyed employers[1]
- About 1 in 5 adults say they have not filled a prescription because of the cost[3]
- Specialty medications accounted for 55% of employers' total pharmacy spend despite accounting for less than 2% of utilization[4]

80%

of UnitedHealthcare clinical program referrals originated from pharmacy systems, enabling identification of chronic or complex conditions up to 44 days earlier than fragmented approaches[5]

Specialty

- $45B in productivity vanishes every year in the U.S. due to untreated dental disease[6]
- Vision loss is linked to increased loneliness, social isolation and anxiety[7]
- Hearing loss can be a sign of elevated dementia risk, sleep apnea and balance issues[8]

$8+ PMPM

in medical savings for employers actively enrolled in UnitedHealthcare integrated medical and specialty benefits[9]

Behavioral health

- $1T in annual lost productivity due to depression and anxiety[10]
- ~1 in 4 employees considered resignation due to mental health concerns[11]
- People who have depression are at higher risk of developing heart disease, diabetes, stroke, pain, osteoporosis and Alzheimer's disease[12]

11%

of UnitedHealthcare members have both medical and behavioral health conditions, accounting for 22% of the total cost of care[13]

Financial wellness

- More than half of U.S. adults are unable to cover an unexpected expense of $1,000 from their savings[14]
- Financial and economic hardships can cause depression, sleep issues and anxiety, as well as physical illnesses[15]
- ~50% of surveyed employers ranked their concern over employee financial well-being at 9 or 10 on a scale of 1–10[16]

255%

more claims paid with integrated UnitedHealthcare supplemental health and medical benefits than without[17]

Wellness programs

- 89% of HR leaders indicated employees take fewer sick days as a result of their well-being programs[18]
- 99% of HR leaders indicated that wellness programs have increased employee productivity[18]
- Incentive programs that offer rewards boosted performance by 22%[19]

64%

sustained quarter-over-quarter engagement among UnitedHealthcare Rewards participants[20]

Learn how UnitedHealthcare supports a whole-person health approach >

United Healthcare®

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1 UnitedHealthcare Whole-Person Health Research conducted between Feb. 20, 2024, and April 25, 2024. Based on 12 in-depth interviews with brokers and consultants and 2 mini focus groups with a total of 12 employers in addition to a survey of 200 brokers and consultants and 300 employers, facilitated by TRC Insights, a market research consulting company.

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9 UnitedHealthcare 2025 Specialty Benefits Integration data analysis; risk-adjusted analysis of integrated medical and specialty populations. Results are directional and may vary based on population characteristics, integration maturity and plan design..

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11 The 2024 NAMI Workplace Mental Health Poll. National Alliance on Mental Illness (NAMI), January 2025. Available: https://www.nami.org/research/publications-reports/survey-reports/the-2025-nami-workplace-mental-health-poll/.

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16 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.

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19 Incentives, Motivation and Workplace Performance: Research and Best Practices. Incentive Research Foundation. Available: https://theirf.org/research_post/incentives-motivation-and-workplace-performance-research-and-best-practices/. Accessed: Mar. 3, 2026.

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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.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

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.