



Helpful. Simple. Clear.

How all employee
health plans should be

For more information,
contact your broker,
consultant or
UnitedHealthcare
representative



United
Healthcare®

More value for you and your employees

Health plans from UnitedHealthcare are designed to deliver immediate value for you, your employees and their families. That's because our plans offer so much more than coverage when you're sick or injured. They're built with benefits your employees can use at little to no cost to get and stay healthier and take care of their families' needs.

More quality benefits and caring support



Expanded breast imaging and colonoscopy benefit

Plans cover the cost of the first diagnostic breast imaging and colonoscopy recommended by a network physician.¹



UnitedHealthcare Vital Medication Program

Integrated pharmacy plans make certain life-saving prescriptions, like insulin and epinephrine, available at no out-of-pocket cost.

Total member savings = \$56.6 million and counting²



Virtual care

Employees can make a virtual appointment for urgent care, primary care, mental health and specialty care needs.

Customer satisfaction = 4.9 out of 5 stars³



Advocacy

When your employees need help, our Advocates provide personalized support, helping them navigate the right choices for them, with an eye toward better health and lower costs.

94% member satisfaction⁴

91% program referral acceptance rate⁴



Blood glucose meter program

As part of their integrated pharmacy benefit plan, employees are able to get a blood glucose meter at no charge. It is designed to help employees monitor blood sugar levels by offering a CONTOUR®NEXT, CONTOUR® PLUS BLUE or Accu-Chek® meter.⁵



Special Needs Initiative

Designed to help reduce stress for employees caring for a child with special needs by providing compassionate support to them and their families.

Approximately 14 million children under 18 years old (19%) have a special health care need⁶

¹ A diagnostic screening could be a follow-up screening or an additional type of screening needed, such as breast ultrasound or MRI or a surveillance colonoscopy following polyp removal.

² UnitedHealthcare internal data, January–October 2024.

³ Ratings based on all three UnitedHealthcare virtual care offerings: virtual primary care, virtual specialist care and 24/7 Virtual Visits for calendar year 2022 with over 0.5M members surveyed.

⁴ 2024 E&I Operations Performance Reporting, Core Advocacy.

⁵ One free meter per member. Other restrictions may apply.

⁶ National Survey of Children's Health Data Brief, June 2022: Health Resources and Services Administration, Maternal & Child Health "Children and Youth with Special Health Care Needs."

More wellness programs and services



Quit For Life®

This clinically proven program uses physical, psychological and behavioral strategies to help employees overcome nicotine dependency, which may lead to better health and higher productivity.

50% of participants successfully quit tobacco⁷



Real Appeal®

A personalized program designed to assist employees on their weight management journey and support long-term transformation.

88% of at-risk participants lost weight⁸



UnitedHealthcare Rewards

Provides employees with the chance to earn an annual \$300 health incentive for reaching program goals and completing one-time activities.

92% of first-time participants earned a reward⁹



Wellos™

A personalized wellness app designed to support positive behavior change by helping employees actively engage in their health and wellness goals.

More behavioral health support



Calm Health

Provides employees with 24/7 access to digital content for sleep, stress and mindfulness, enhanced with evidence-based modules created by psychologists.

4 of 5 U.S. adults intend to be more mindful about regular self-care practices¹⁰

Participants had a 26.4% decrease in anxiety symptoms and a 28.1% decrease in depression symptoms¹¹



Employee Assistance Program (EAP)

Offers employees access to in-the-moment support that provides 24/7 unlimited telephonic support from a master's level specialist with no appointments or member cost. Also includes 3 no-cost mental health visits to help address anxiety, depression, grief, loss, relationship issues and more.

Access to over 435K network clinicians nationwide for in-person support, including more than 218K for virtual support¹²

94% employee satisfaction

46% reduction in days absent from work¹³



Virtual Behavioral Coaching

Offers employees dedicated 1-on-1 weekly coaching calls via phone or video chat, plus in-app messaging between sessions.

On average, participants report a 48% decrease in depressive symptoms, a 39% decrease in anxiety symptoms and a 31% decrease in social anxiety symptoms¹⁴

NOT FOR USE IN NEW YORK

24/7 Virtual Visits: 24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

Advocacy: 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.

Calm Health: Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. This program is not available to some UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. 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. Images provided for illustrative purposes only.

Employee Assistance Program: This program should not be used for emergency or urgent care needs. In an emergency, call 911 if you are in the United States or the local emergency services phone number if you are outside the United States, or go to the nearest accident and emergency department. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and all its components, in particular services to family members below the age of 16, may not be available in all locations and are subject to change without prior notice. Coverage exclusions and limitations may apply.

Expanded breast imaging and colonoscopy coverage: Beginning July 1, 2025, for large groups and Jan. 1, 2026, for Small Business groups (2-50), UnitedHealthcare fully insured plans will cover the costs of the first diagnostic breast imaging and colonoscopy services – beyond the preventive care benefit – at no cost to the member.

Blood Glucose Meter Program: One free meter per member. Other restrictions may apply.

Preventive Care: 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.

Quit For Life: The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Real Appeal: Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Taxes: 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.

UnitedHealthcare Rewards: 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.

UnitedHealthcare Vital Medication Program: Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Virtual Behavioral Coaching: When you sign up for Virtual Behavioral Coaching, you will be asked a series of questions to ensure that this program is the right fit for you. You may be directed to another resource if your answers indicate that a different type of program may better suit your needs.

Virtual primary care: Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members.

Virtual specialist care: Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

Wellos: Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in HI, MT and NM). 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 with an appropriate health care professional to determine what may be right for you.

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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. Health Plan coverage provided by or through a UnitedHealthcare company.

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⁷ Quit For Life employer book-of-business cumulative results: 2006–Q1 2024.

⁸ UnitedHealthcare book of business; results through May 2022: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

⁹ UHC Rewards book of business, 2023.

¹⁰ The Harris Poll May 2020, Healio. Accessed April 2024.

¹¹ UnitedHealthcare book of business, Calm Health data from September 1, 2024 through March 23, 2025 based on average initial and latest elevated assessment scores. For both PHQ-9 and GAD-7, elevated assessments are determined by first assessment scores begin at or above moderate (score >=10).

¹² SURE Network Summary Dashboard, Commercial E&I and Commercial non-E&I Q4 2024 (December 31, 2024 data); January 14, 2025.

¹³ Optum EAP FUSS satisfaction survey data. Jan. 1, 2024–Dec. 31, 2024. Future results not guaranteed.

¹⁴ Virtual Behavioral Coaching dashboard, Employer data (2023 data); Megan Essiq.