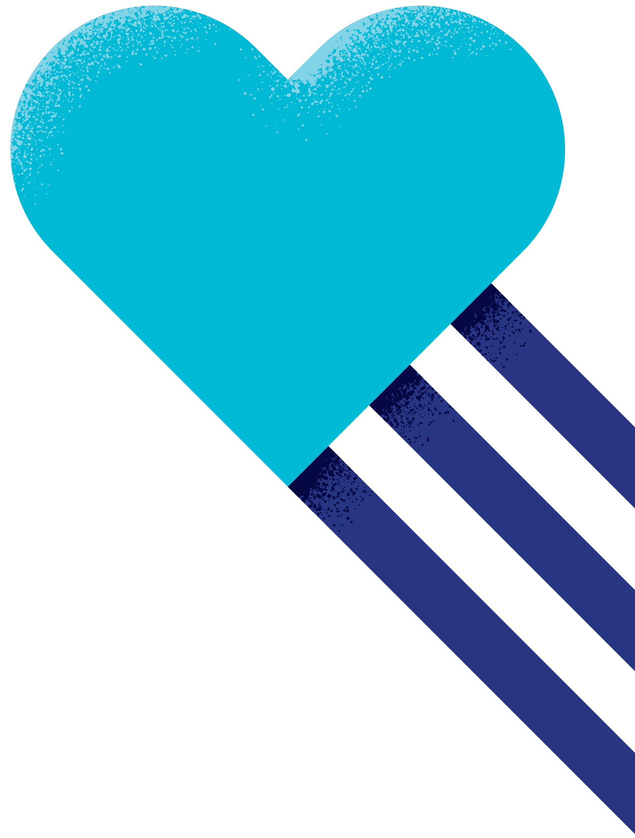


Championing employee choice for better benefits experiences

Explore how flexible and personalized benefits can create an engaging employee experience — and help improve retention and health outcomes.

Giving consumers greater choice and control over their benefits decisions based on what best fits their preferences, lifestyle and budget can create a feeling of empowerment and ownership over their health and well-being and improve satisfaction with their benefits.[1]

As employees expect more simplicity, flexibility and personalization from their health benefits, employers face pressure to modernize their offerings and deliver better experiences. That includes offering more options, but also empowering employees to make more informed decisions about how they use care, which providers they see, where they go for care and how they tailor their experience.

The bottom line: Employees expect benefits to feel more like the consumer experiences they rely on every day — personalized, transparent and flexible — and employers need scalable ways to deliver more choice without adding complexity.

UnitedHealthcare is working to meet this moment by giving employees more control over how they navigate, use and customize their benefits offerings. Leveraging technology to deliver more personalized and prioritized search options; helping employees find the coverage, providers and offerings that best fit their lifestyles; and simplifying how they access benefits may all translate to higher satisfaction, better health outcomes and lower costs.

> **"As members demand more choice, employers need partners who are investing in innovation to meet those expectations."**
>
> **Amy Jordan**
> Vice President, Consumer Engagement
> UnitedHealthcare Employer & Individual

continued

Giving employees more ownership over their health care

The choices employees make when navigating the health system are directly tied to costs for both themselves and their employer. At the same time, employees don't want decisions made for them. They expect experiences that give them greater flexibility, personalization and control over how they access and use their benefits.[2] Putting more information and tools into the hands of employees and their care teams so that they feel empowered to make better-informed health care decisions is key to striking the right balance.

To support this shift, UnitedHealthcare offers plan designs paired with digital experiences that empower members to make smarter care choices. For example, the **Surest®** health plan eliminates deductibles and coinsurance and gives members access to **clear, upfront copays** and coverage information, helping them make more informed decisions before they receive care. Care Ratings provide visibility into provider effectiveness and cost efficiency, helping members choose higher-value network providers that may lead to better outcomes and lower costs. In fact, Surest members who shopped for care chose higher-value care more often compared to non-shoppers.[3]

Similarly, Smart Choice is an AI-powered search capability available through the **UnitedHealthcare® app** and **myuhc.com®** that prioritizes and scores providers based on 4 key factors: quality of care, benefit parameters, convenience factors and the member's personal preferences. UnitedHealthcare plan members who leveraged this search functionality were 18.8% more likely to choose a provider that appeared within their prioritized search results compared to those who didn't.[4]

On the pharmacy side, Optum Rx® – a pharmacy benefit manager (PBM) that many UnitedHealthcare clients leverage – introduced a transparent, fee-based pharmacy care model. Through tools like Shop MyScript, eligible members receive real-time visibility into pricing, pharmacy choices and delivery options immediately after a prescription is written. This level of transparency helps members make informed selections earlier in the process.

That visibility matters. Members who understand their costs and coverage experience higher satisfaction – and fewer issues such as claim denials or restricted provider access.[5]

Members who used Smart Choice were

18.8%

more likely to choose a provider who appeared within their search results compared to those who didn't use the tool[4]

Expanding choice through integrated vendor platforms

Because of today's diverse workforce needs, employers are feeling pressure to personalize their offerings and benefits packages. In fact, 76% of employers are likely to expand benefit choices in the next 3 years.[6]

Many employers may turn to point solutions, but those can add costs, complicate benefits administration and management, and produce fragmented experiences. Digital shopping experiences may offer employers a way to expand offerings while reducing administrative burden, costs and complexity.

UHC Store is a member-exclusive digital shop available via the UnitedHealthcare app and myuhc.com that gives employees access to more than 30 health, wellness and lifestyle offerings, most available at a discount. Employees can purchase these options on their own or self-funded participants may use employer-funded amounts within an **integrated lifestyle spending account**. This allows them to personalize their selections based on what's most meaningful or relevant to them, while enabling employers to diversify the benefits and solutions available in a more scalable, cost-efficient way.

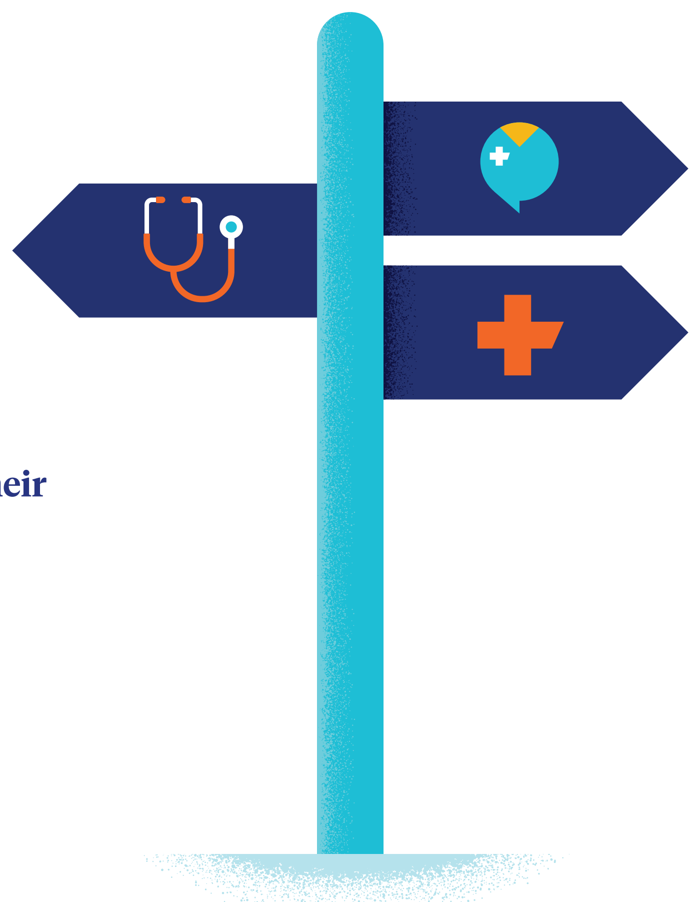
Additionally, **UHC Hub®** is designed to help make it easier for employers to choose and purchase options from a portfolio of selected vendors that complement their existing UnitedHealthcare offerings. Items are then consolidated under one contract, which may help reduce procurement complexity, and connected to the UnitedHealthcare app and myuhc.com experience to help simplify access and navigation for eligible employees.

More than

50%

of employers

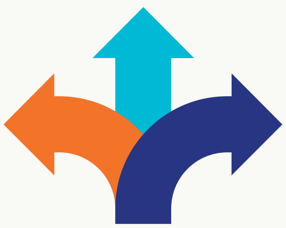
are working with 4-9 digital health solutions[7]



"Providing choice allows employers to manage costs while still meeting the diverse needs of their population — it's the best of both worlds."

Amy Jordan

Vice President of Consumer Engagement
UnitedHealthcare Employer & Individual



Takeaway

Choice is quickly becoming a competitive advantage in the employee experience. As consumers grow accustomed to personalized digital experiences in every aspect of their lives, they increasingly expect their health benefits to deliver a similar experience. Employers that champion employee choice — while simplifying decision-making and access to care — may be better positioned to attract, retain and engage talent in an increasingly competitive environment.

Learn how UnitedHealthcare is delivering a better member experience >

United Healthcare®

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[3] Based on 2024 Surest book-of-business analysis comparing outcomes of shoppers, non-shoppers, and a norm. Norm based on non-Surest, traditional plans. Encounter groupings service-mix adjusted to account for within-group variation.

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