



# The workforce is getting older: Implications for employers

Employers are designing benefit packages that accommodate aging employees who are staying in the workforce longer.

Over the past several decades, employees have increasingly stayed in the workforce later in life. Today's average age of retirement is 64 for men and 62 for women – each up 3 years from 1994.<sup>1</sup> This is often attributed to longer life expectancies and consequently, employees needing to make and save more for retirement.

Today's workforce is truly **multigenerational**, comprised of Baby Boomers, Generation X (Gen X) and Millennials, but by 2030, all Baby Boomers will be 65 years old or older. And while the majority of that generation will be retired by then if the current average retirement age holds, those aged 75 and older are the fastest-growing segment in the workforce – quadrupling since 1964 and doubling since 1987.<sup>2</sup>

That said, for most employers, the older segment of their employee population will largely consist of Gen Xers who will be 50–65 years old in 2030.<sup>3</sup>



## 37.6M+

Americans 55 and older were employed in 2024 – nearly 30% of those were 65 and older<sup>4</sup>

**Here are 5 considerations employers should keep in mind to accommodate an aging workforce when designing their health benefit strategies:**

- 1 Providing care management programs to address the increased risk of chronic and complex conditions
- 2 Ensuring behavioral health benefits are designed to meet the needs of employees as they navigate different life stages
- 3 Offering benefits that address broader women's health\* needs, beyond just maternity health
- 4 Supporting the "Sandwich Generation" as they balance caring for their children and their parents
- 5 Promoting overall employee well-being to help people live longer, healthier lives

\*\*Women's health\* is a broader term used to describe conditions, services or supportive programs and resources, not to describe those supported.  
UnitedHealthcare provides supportive resources for all eligible individuals, regardless of gender identity.  
continued

# 1

## Providing care management programs

Many health issues can disproportionately affect older adults, including chronic disease. In fact, nearly 95% of adults who are 60 and older have at least 1 chronic condition, and 80% have 2 or more.<sup>5</sup> These diseases can be costly for employers, with cancer and neoplasms, musculoskeletal conditions and circulatory disorders among the top 3 health care cost drivers for employers.<sup>6</sup>

Additionally, the risk of developing metabolic conditions, such as hypertension, obesity and diabetes, was found to increase 51% for adults aged 40–45.<sup>7</sup> Since most Millennials will enter these years soon if they haven't already, it's critical for employers to proactively help their employees prevent and manage these types of conditions as they grow older.

Designing a plan with strong **care management and clinical programs** can help employees get the care they need while managing costs.

For example, the Cancer Support Program from UnitedHealthcare takes a thorough approach to helping employees manage cancer. Members are assigned an oncology nurse as their primary contact to their broader care management team, which can include medical directors and social workers experienced with offering education on cancer care and giving referrals to specialty pharmacies. This team approach can help employees access quality, lower-cost **sites of care**.

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## 2 Ensuring behavioral health benefits are designed to help employees in different life stages

Another area of concern is the increased need for behavioral health care services. As employees age, experiences during different life stages can impact mental health, such as developing a serious or chronic disease, navigating menopause or losing a loved one.

When an employee is experiencing poor mental health, the impact isn't contained to their personal sphere. It may lead to increased absenteeism, reduced productivity and possibly lower employee morale as co-workers take notice.<sup>8</sup>

Employers should include benefits that offer a variety of access points and support that works to help guide employees with varying levels of behavioral health needs. For example, although some employees may be good candidates for traditional talk therapy, others may be good candidates for **lower severity options**, such as **behavioral health coaching** that can provide them the support they need, potentially quicker and for lower or no additional costs.

**Behavioral health benefits** can combine a variety of different solutions, including **digital tools**, such as the **UnitedHealthcare® app** and **Calm Health**, a self-care app with guided programs and resources to help build life skills and better cope with stressors. Benefits may also include an **advocacy** component to help employees navigate their benefits and get the appropriate level of support.



## 3 Offering benefits that address broader women's health needs

In order to attract and retain top talent, employers may want to offer benefits that go beyond maternal health and **support women throughout all life's stages**.

"It's important for employers to better understand the full health care journey of their women employees," explains Stephanie Fehr, chief people officer for UnitedHealthcare. "Because once they understand what support is needed at every step of that journey, they will be better equipped to design a health benefits strategy that supports those employees and helps guide them on a path to better health."

For instance, as women age, they have a higher risk of being diagnosed with certain conditions, such as thyroid disorders and cancer.<sup>9</sup> Additionally, women typically experience symptoms of **menopause** – like hot flashes, mood changes, difficulty sleeping and more<sup>10</sup> – between the ages of 45 and 55.<sup>11</sup> Without support, work performance may suffer.<sup>10</sup>

As such, employers may want to consider a carrier that understands women's health and offers care options to support their needs. To help meet those needs, UnitedHealthcare works with Maven, a comprehensive solution that delivers end-to-end support related to women's health. Maven's care management model is designed to help improve health outcomes and lower costs.

This option is available through **UHC Hub™**, a selection of vendors that is designed to complement UnitedHealthcare offerings, allowing employers to choose from a variety of vendors to customize their suite of health and wellness offerings.

# 52 years old

average age a woman begins menopause, with some experiencing symptoms starting in their 40s<sup>11</sup>

## 4

## Supporting the “Sandwich Generation” as they balance caring for their children and parents

The “Sandwich Generation,” which refers to adults in their 30s–50s who care for their parents and children, has its own unique health care needs. Spanning both the Gen X and Millennial generations, the emergence of the “Sandwich Generation” is due in part to longer life expectancies from improved working conditions, the reduction in smoking rates and improved health care.<sup>12</sup>

In fact, 78% of Millennials and 74% of Gen Xers identify themselves as caregivers.<sup>13</sup> This dual caregiving responsibility has the potential to lead to increased stress, reduced time for self-care, financial strain and conflicts between work and family obligations. Employers may help foster a more inclusive and productive work environment by supporting caregivers in several ways.

These include offering more flexible work schedules to accommodate children’s activities or to take parents to medical appointments, as well as implementing robust leave policies that provide dedicated time away from work to manage caregiving responsibilities, such as caring for a sick parent.

Childcare and eldercare benefits can also provide employees with valuable information and resources to help them navigate the challenges of finding care for an aging parent or a child. For instance, Cleo is a digital platform available through UHC Hub that is designed to help support all stages of family life.



# 5

## Promoting overall employee well-being to help people live longer, healthier lives

Employers who focus on a **whole-person health approach** can give employees the added advantage of prevention and overall well-being. No matter the age of an employee, benefits that offer \$0 or low-cost preventive care and wellness visits may help identify potential health issues sooner, when they may be easier to treat.

Employers can also offer **wellness programs** that encourage healthy living, such as fitness classes, nutrition counseling and smoking cessation programs to help prevent chronic diseases with risk factors tied to eating habits, physical activity levels and substance use.

Consider a program like **UnitedHealthcare Rewards**, which offers eligible members up to \$1,000 in rewards for completing healthy living activities, such as getting an annual checkup and walking 5,000 steps a day. Plus, this program integrates with other UnitedHealthcare programs to create a personalized, rewardable wellness program.

Offering **financial wellness resources** is another important part of boosting a workforce's well-being since financial stress and economic hardships affect overall employee health. These resources can include 1-on-1 coaching, budget and cash management tools and financial education.

Employers that include financial wellness programs in their health plan can further demonstrate their commitment to supporting better overall employee well-being.

## Learn how UnitedHealthcare is delivering a better member experience >

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<sup>1</sup> Will the Average Retirement Age Keep Rising? Center for Retirement Research at Boston College, April 15, 2025. Available: <https://crr.bc.edu/will-the-average-retirement-age-keep-rising/>.

<sup>2</sup> The growth of the older workforce. Pew Research Center, Dec. 14, 2023. Available: <https://www.pewresearch.org/social-trends/2023/12/14/the-growth-of-the-older-workforce>.

<sup>3</sup> Percent of workforce by generation according to UnitedHealthcare Book of Business Membership.

<sup>4</sup> Labor Force Statistics from the Current Population Survey. U.S. Bureau of Labor Statistics, Jan. 29, 2025. Available: <https://www.bls.gov/cps/cpsaat18b.htm>.

<sup>5</sup> The Top 10 Most Common Chronic Conditions in Older Adults. National Council on Aging, April 24, 2024. Available: <https://www.ncoa.org/article/the-top-10-most-common-chronic-conditions-in-older-adults>.

<sup>6</sup> UnitedHealthcare Employer & Individual book of business data, Dec. 2023. Excludes Alaska, Hawaii, Puerto Rico and the U.S. Virgin Islands.

<sup>7</sup> Based on UnitedHealthcare Book of Business data from October 2021 to September 2023.

<sup>8</sup> The Behavioral Health Care Workforce. National Institute for Health Care Management, June 8, 2023. Available: <https://nihcm.org/publications/the-behavioral-health-care-workforce-shortages-solutions>. Accessed: May 15, 2024.

<sup>9</sup> UnitedHealthcare National Account Book of Business. Based on Claims Incurred between Oct. 1, 2021 - Sept. 30, 2022, and paid through Nov. 30, 2022.

<sup>10</sup> Impact of menopausal symptoms on work and careers: a cross-sectional study. Occupational Medicine, August 2023. Available: <https://pmc.ncbi.nlm.nih.gov/articles/PMC10540666/>.

<sup>11</sup> What Is Menopause? National Institute on Aging. Available: <https://www.nia.nih.gov/health/menopause/what-menopause>. Accessed: May 28, 2024.

<sup>12</sup> Four ways employers can ease weight on the sandwich generation. Reward & Employee Benefits Association, Nov. 21, 2022. Available: <https://reba.global/resource/four-ways-employers-can-help-ease-pressure-on-sandwich-generation-wellbeing-care-for-carers.html>. Accessed: May 22, 2025.

<sup>13</sup> Kahn, M. & Consterdine, P. Smart personalization: Providing employee benefits for every generation. Mercer. Available: <https://www.mercer.com/insights/total-rewards/employee-wellbeing/smart-personalization-providing-employee-benefits-for-every-generation/>. Accessed: May 22, 2025.

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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.

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Specialty benefits and programs may not be available in all states or for all group sizes. Components subject to change.

Cleo: This program 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 this service is for your information only. It is provided as part of your health plan. Program nurses and other representatives cannot diagnose problems or suggest treatment. This program is not a substitute for your doctor's care. Your health information is kept confidential in accordance with the law. This is not an insurance program and may be discontinued at any time.

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