



Redefining “essential” in employee benefits

Dental, vision, hearing and financial protection benefits aren't extra – they're essential. UnitedHealthcare makes managing them simpler.

A common assumption shapes how many organizations approach their benefits strategy: that dental, vision, hearing and financial protection benefits are supplemental, nice-to-haves that sit at the margins of a robust health plan. This perspective, while understandable, overlooks an important reality about how health actually works.

Dental, vision, hearing, life, disability, leave management and supplemental health benefits aren't “extra” – they may be essential to a holistic view of health. A person's mouth, eyes and ears can often serve as indicators of overall health and well-being. And when families face the birth of a child, disability, unexpected illness or an accident, they may want benefits that work seamlessly, not systems that create additional stress through complex claims processes and administrative burden.

Organizations that treat specialty benefits as standalone additions may be leaving extraordinary value on the table – not just in terms of cost savings, but in employee health outcomes, productivity and organizational performance. The companies that thrive are those that recognize specialty benefits as cornerstone elements of an integrated, data-driven approach to **whole-person health**.



“Our approach is straightforward — leverage the combined power of medical and specialty data to create a better experience for members while driving financial value for employers. We're not just talking about incremental improvements; we're fundamentally changing how care gets coordinated to deliver tangible health outcomes.”

Steve Wilson
CEO, UnitedHealthcare Specialty Benefits

The hidden cost of fragmentation

Traditional benefits administration often separates medical, dental, vision, hearing, life, disability, leave management and other supplemental health benefits into distinct categories. Yet, this separation doesn't reflect how health actually works.

Gum disease can signal cardiovascular issues that, when left untreated, can quickly compound into more serious and costly issues for both employees and employers. In fact, over \$45B in productivity has been lost every year in the U.S. due to untreated dental disease.¹

Routine eye exams have detected more than 20 conditions – including **diabetes**, stroke and certain **cancers** – often before symptoms appeared elsewhere.² Vision loss doesn't just blur the world; studies have linked it to increased loneliness, social isolation and anxiety.³ Hearing loss has been associated with elevated dementia risk, sleep apnea and balance issues.⁴ And when people encountered financial and economic hardships, perhaps due to an accident or critical illness, they also experienced depression, sleep issues and anxiety, as well as physical illnesses.⁵

Yet, in fragmented benefits systems, these important connections between specialty and medical care often go unrecognized and opportunities for intervention are missed.

The integration imperative

When employers bundle specialty with their medical and other core benefits, the combined data can enable more holistic management of their employees' health and well-being, and an enhanced administrative and clinical experience, which may help lead to better outcomes and lower costs.

This isn't theoretical. For instance, UnitedHealthcare demonstrates the tangible value of integration every day. Medical and specialty data are used to create an enhanced administrative and clinical experience – driving financial value with a goal of better health outcomes in a hassle-free and tangible way.

Wilson articulates the core principle, saying, "Taking a comprehensive approach to whole-person health by leveraging specialty benefits data and interventions supports a simplified member experience, helps flag and close gaps in care and helps prevent disease before it starts."

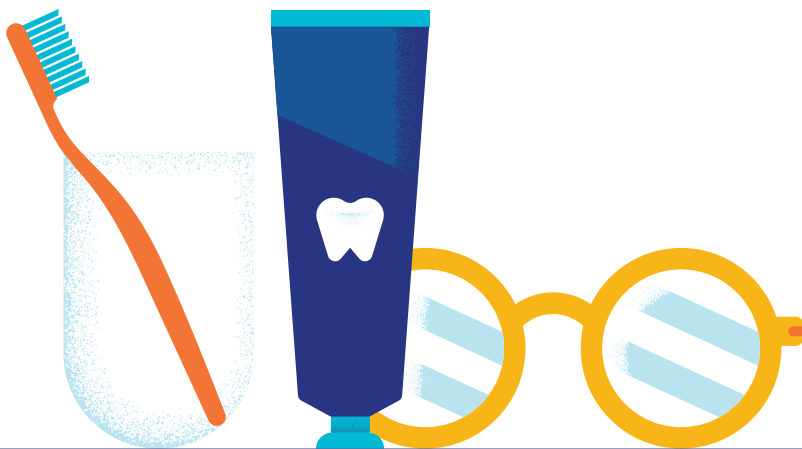
This approach represents more than operational efficiency. It also reflects a fundamental reality of what benefits may achieve when they work together rather than in isolation.

\$45B

in productivity has been lost every year in the U.S. due to untreated dental disease¹

\$4-\$7

average per member per month (PMPM) cost savings achieved with integrated UnitedHealthcare specialty and medical benefits⁶



Specialty benefits that are simplified, quantified and unified

The UnitedHealthcare Specialty Benefits approach rests on 3 interconnected pillars that transform how specialty benefits function within the broader health ecosystem. Each pillar addresses a critical dimension of integrated care, and together they create a system greater than the sum of its parts.

1 Data unlocks a proactive approach to employee health management

Data visibility across multiple health sources enables UnitedHealthcare to take a proactive approach to employee health management, which may reduce employee stress around the financial aspects of experiencing eligible health events. For instance, UnitedHealthcare **Benefit Assist**[®] proactively identifies and pays members' eligible short-term disability and/or supplemental health claims based on eligible medical claims related to accidents, critical illnesses and hospital stays.

Understanding a member's complete health profile and risk factors can help unlock additional coverages and specialized programs that directly address their needs. Consider, for instance, an employee who is pregnant: Benefit Assist for Maternity Leave automatically triggers short-term disability payments up to 30 days before the expected delivery. It also streamlines claims for 6-8 weeks of coverage, which allows for faster payouts without traditional claim filing.

2 Coordinated care that treats the whole person

Fragmented care creates risk. When providers lack complete patient information, they make decisions based on partial data, increasing the likelihood of prescription drug interactions, duplicative testing and missed diagnoses.

Coordinating data may be especially valuable in chronic disease management. A member with diabetes, for instance, may need coordinated attention across multiple specialties: their ophthalmologist monitoring for retinopathy, their dentist watching for periodontal disease and their primary care physician tracking blood sugar indicators.

In an integrated system, providers are able to more easily coordinate care plans. When the ophthalmologist identifies early retinopathy changes, the primary care physician and endocrinologist know immediately, enabling care that adapts in real time to the member's complete health picture; this type of coordinated care may lead to improved health outcomes.



3

Operational efficiency for more seamless member experiences and benefit administration

Even the best clinical strategies may fall short if administrative complexity stands in the way. Members who are required to navigate multiple carriers, separate portals, incompatible systems and redundant paperwork may simply give up. They may skip preventive care, delay treatment and fail to fill prescriptions. The administrative burden has become a barrier to health.⁷

However, integrating real-time data streamlines processes, reduces errors and improves efficiency, which may lead to cost savings and a better experience for providers and members. Members complete one enrollment process instead of 3. They navigate one customer service experience instead of being transferred between carriers. They access one digital portal for their health information.

For employers, administrative efficiency may translate to reduced internal workload and streamlined operations. By consolidating medical, dental, vision, hearing and financial protection benefits, benefit administrators work with a single, centralized dedicated account team that understands their entire benefits ecosystem.

At UnitedHealthcare, integrated eligibility and claims processes eliminate the need to reconcile data between multiple carriers or resolve enrollment discrepancies across disconnected systems. Meanwhile, robust self-service tools help empower employees to manage their own benefits navigation, reducing the volume of routine inquiries that typically burden HR teams. This operational simplification is built to help benefits administrators shift their focus from day-to-day firefighting to strategic benefits planning, designing programs that truly drive workforce health and organizational value.

The path forward

UnitedHealthcare Specialty Benefits leverages a data-driven approach, cost-saving strategies and single-carrier convenience to deliver exceptional value for brokers, consultants, employers and members.

The mouth, eyes and ears aren't separate from overall health – they're integral to it. Benefits strategies should reflect that fundamental biological reality. When the whole person is treated with coordinated, data-driven care, everyone wins: Employees experience better health outcomes and simpler navigation, employers see improved productivity and controlled costs, and the entire health care system moves closer to its fundamental purpose of keeping people healthy.

The opportunity is clear. The evidence is compelling. The time to move beyond fragmentation is now.

Learn how UnitedHealthcare supports a whole-person health approach >



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¹ US loses \$45B in productivity annually due to oral health problems. Becker's, Feb. 6, 2024. Available: <https://www.beckersdental.com/dentists/us-loses-45b-in-productivity-annually-due-to-oral-health-problems/>.

² 20 Surprising Health Problems an Eye Exam Can Catch. American Academy of Ophthalmology, Apr. 17, 2025. Available: <https://www.aaopt.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>.

³ About Vision Loss and Mental Health. Centers for Disease Control and Prevention, May 15, 2024. Available: <https://www.cdc.gov/vision-health/about-eye-disorders/vision-loss-mental-health.html>.

⁴ Rugar, R. Understanding the Link Between Hearing Loss and Serious Health Conditions. Loyola Medicine, Jan. 9, 2025. Available: <https://www.loyolamedicine.org/newsroom/blog-articles/hearing-loss-and-serious-health-conditions>.

⁵ Understanding the Mental-Financial Health Connection. Financial Health Network, Oct. 10, 2023. Available: <https://finhealthnetwork.org/research/understanding-the-mental-financial-health-connection/>.

⁶ Internal analysis of 2017-2019 book-of-business performance for clients with integrated UnitedHealthcare Specialty and UnitedHealthcare Medical; based on elected specialty products.

⁷ Complexity in the US Health Care System Is the Enemy of Access and Affordability. JAMA Forum, Oct. 26, 2023. <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2811354>. Accessed: Feb. 18, 2026.

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.

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

Benefit Assist support is available at no additional cost to groups with a health plan and supplemental health plan from UnitedHealthcare. Benefit payments associated with the Supplemental Health Plan Benefit Assist program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare policy. For more details, contact your broker or UnitedHealthcare sales representative.

Benefit Assist for Maternity Leave is available at no additional cost to customers with a UnitedHealthcare medical plan and eligible UnitedHealthcare short-term disability plan. Benefit payments associated with the Benefit Assist for Maternity Leave program are subject to eligibility requirements and benefits outlined in your UnitedHealthcare short-term disability policy. Benefit Assist for Maternity Leave is not available for New York situated customers. For more details, contact your broker or UnitedHealthcare sales representative.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.