



A whole-person approach to employee benefits

An individual's well-being is comprised of physical, mental, emotional and financial factors that function independently, yet are fundamentally connected.

While a whole-person approach may seem complex and costly, the reality may actually be the opposite, generating reduced costs and a more productive workforce, among other benefits.

To learn more, contact your broker, consultant or UnitedHealthcare representative



Offering quality medical benefits

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.



Health plan design choice

Depending on their plan's network, employees can choose from several health plan designs, like a high or low deductible plan or a newer copay-only plan, such as Surest® from UnitedHealthcare, which may offer:

- 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 thorough approach that includes:

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

“Taking a whole-person approach to care treats all aspects of an employee’s health. When we have the full picture of a person’s health, we can identify risk factors earlier and manage conditions more effectively.”

Kelley Nolan-Maccione

Chief Product Officer
UnitedHealthcare Employer & Individual

Medical benefits were ranked the

#1

most important benefit to include in group health insurance plans by surveyed employers¹

7 out of 10

surveyed employees said they feel their employer has a responsibility to ensure they are physically, mentally and emotionally well²

A panoramic view

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.



Redefining pharmacy care

- Cross-benefit drug management can help determine whether it's more cost-effective to cover a drug under a member's medical or pharmacy benefit
- More than 80% of referrals to clinical programs started with pharmacy³
- Nearly 35% increase in referrals to clinical programs with cross-benefit management⁴



Supporting specialty care needs

- Good oral health practices are linked to reduced cost and complications of diabetes, heart disease and pregnancy⁶
- A regular eye exam can help detect at least 20 diseases⁷
- Vision loss linked to loneliness, social isolation and anxiety⁸



Building in behavioral health benefits

- People with diabetes are 2–3x more likely to experience depression¹⁰
- 12B working days are lost annually due to depression and anxiety¹¹
- Offering a wide range of behavioral health care options — from in-person care to digital self-help tools — can help ensure members find the right care for their situation



Investing in financial wellness

- Certain plans may offer lower out-of-pocket expenses, such as for preventive care and other health services
- Members with the ability to view costs upfront may be more likely to make more informed health care decisions
- Benefits and support that kick in when members encounter unexpected bills or situations may help reduce financial stress and improve work productivity



Providing wraparound wellness programs

- Wellness programs can help promote preventive care and reduce the risk of chronic or complex conditions
- Offering rewards or incentives for completing health-related actions can drive increased member engagement and encourage healthier lifestyles

99%

of employees started on the right specialty medication at the start of treatment with cross-benefit drug management⁵

\$4–7

in per member per month (PMPM) cost savings when specialty benefits were paired with medical plans⁹

28%

of total health care costs are generated by those with both medical and behavioral conditions, roughly 14% of the population¹²

83%

of UnitedHealthcare supplemental health benefit payments initiated through integrated solutions¹³

64%

sustained quarter-over-quarter engagement among UHC Rewards participants¹⁴

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¹ UnitedHealthcare Whole-Person Health Research conducted between February 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.

² Return on Investment for Offering Employer-Sponsored Insurance. Avalere Health, June 28, 2022. Available: https://www.uschamber.com/assets/documents/20220622_Chamber-of-Commerce_ESI-White-Paper_Final.pdf.

³ UnitedHealthcare internal data, 2024.

⁴ 2019 UnitedHealthcare large employer study. 112 clients, 4.3M members, \$20B in medical spend. Medical costs adjusted for age, gender, risk, geography, cost outliers and other design features for comparability.

⁵ UnitedHealthcare Provider Auto-approval Rate Report. January 2023.

⁶ How Your Oral Health Affects Your Overall Health. Cleveland Clinic, Oct. 19, 2022. Available: <https://health.clevelandclinic.org/oral-health-body-connection>.

⁷ About Vision Loss and Mental Health. Centers for Disease Control and Prevention. Available: <https://www.cdc.gov/vision-health/about-eye-disorders/vision-loss-mental-health.html>. Accessed: May 12, 2024.

⁸ Mukamal, R. 20 Surprising Health Problems an Eye Exam Can Catch. American Academy of Ophthalmology, April 24, 2024. Available: <https://www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects>.

⁹ UnitedHealthcare Center for Advanced Analytics® - Review of the impact of Specialty Integration on our National Account Book of Business 2022. Book-of-business performance for Key Accounts & National Accounts clients with integrated UnitedHealthcare Vision, Dental, Short-Term Disability and UnitedHealthcare Medical, 2019.

¹⁰ The Cascading Effect Of Comorbidities: Addressing Chronic Medical Disease Alongside Mental Health Research Triangle International, Aug. 8, 2022. Available: <https://healthcare.rti.org/insights/mental-health-and-chronic-disease-comorbidities>.

¹¹ Mental health at work. World Health Organization (WHO), Sept. 28, 2022. Available: <https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work>.

¹² Azocar F, Bargman EP, Smolskis JM, Groat TD. Enhanced methodology for estimating integrated medical-behavioral costs. Optum internal report. January 2017.

¹³ UnitedHealthcare Supplemental Health book of business, Jan. 1, 2022–Sept. 1, 2023.

¹⁴ UHC Rewards book of business, 2023.

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.

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