

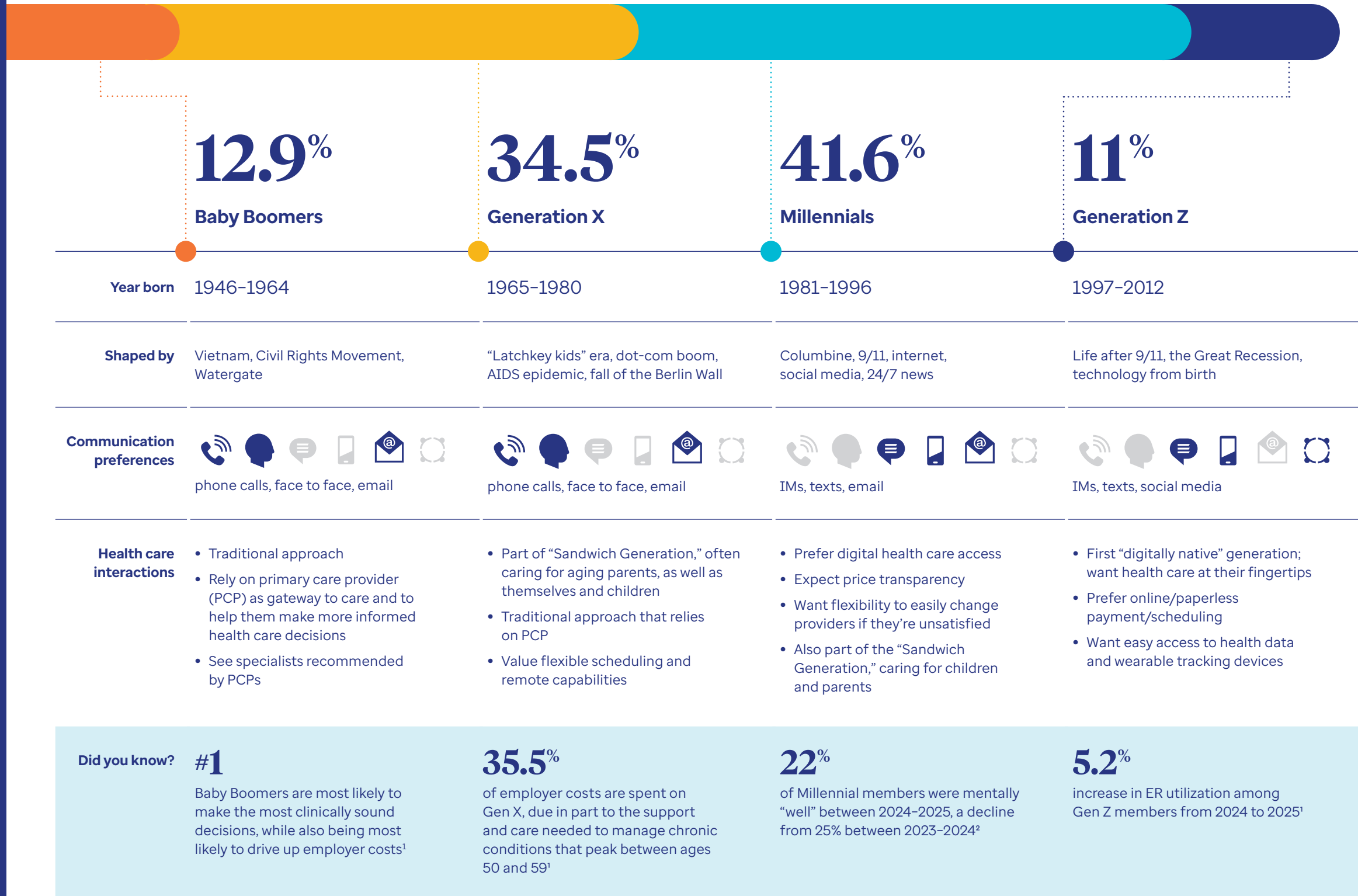


# Today's workforce spans 4 generations — each with diverse needs and preferences<sup>1</sup>

## Tailored benefits for a multigenerational workforce

UnitedHealthcare supports every life stage through a broad yet thoughtful portfolio of benefits, programs and digital tools — each designed to bridge generational disparities and meet the distinct needs of today's diverse workforce.

Learn how UnitedHealthcare is advancing health equity >



# Working to meet employees where they are

Delivering a quality health plan starts with understanding the generational makeup of employees and aligning benefits and capabilities to what matters most. A workforce that skews older may benefit from expanded financial wellness offerings and support for chronic conditions. For younger populations, education on cost-effective, convenient sites of care, along with access to lower-severity behavioral health resources, can help address stress and anxiety.



## Bridging the generation gap with digital tools

With a simpler, more personalized and connected experience, members of all generations can engage with their benefits and get the help that best fits their needs – right at their fingertips through the **UnitedHealthcare® app** and **myuhc.com®**.

# 30+

health, wellness and lifestyle offerings available for purchase through UHC Store

**United  
Healthcare®**



**Bruce**



**Lisa**



**Maria**



**Zach**

Occupation

Accountant

Senior manager

Preschool teacher

Computer engineer

Age

64

52

36

27

Generation

**Baby Boomer**

**Generation X**

**Millennial**

**Generation Z**

Health status

As Bruce gets closer to retirement, his health has become a bigger priority in his life. He's looking for benefits that can help him live a healthier lifestyle, reduce his risk of heart disease and support his retirement goals.

Lisa is managing the physical and financial weight of peak health care costs tied to high blood pressure and high cholesterol, an uncertain retirement timeline and the daily demands of caring for aging parents and children.

Pregnant with her second child, Maria is experiencing gestational diabetes as well as anxiety. Maternal health care and focusing on behavioral health are her top priorities.

Zach recently came off his parents' health plan, works out regularly and is generally healthy – though he struggles with depression at times. He doesn't have a PCP but has visited the ER for non-urgent care.

Solutions

- Plans that support a close relationship with his PCP
- Financial planning tools and health care cost relief
- Heart disease management and wellness programs
- Advocacy support available over the phone

- Information to more easily compare providers/treatment options
- Both in-person and virtual options for care
- Chronic condition prevention and wellness programs

- Access to resources for low-severity behavioral health resources
- Women's health\* programs that include and go beyond pregnancy and birth
- Digital experiences and access to Advocates for simpler navigation to effective sites of care

- Access to digital wellness apps and telehealth programs
- Access to digital behavioral health resources
- Education about cost-effective sites of care

Examples for illustrative purposes only. Individual results may vary. Health outcomes not guaranteed.

\* "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.

<sup>1</sup> UnitedHealthcare self-funded and fully insured books of business based on claims incurred between Nov. 2024 through Oct. 2025 and paid through Jan. 2026. Catastrophic claims threshold was \$100K or higher. Results for individual clients will vary based on client-specific demographics, plan design, the state where the insured policy is issued and the level of engagement by employees, among other factors.

<sup>2</sup> UnitedHealth Group internal data based on a comparison of current medical and pharmacy plan data of Health Action Council plan sponsors from April 2024 through March 2025, paid through June 2025.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

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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. Administrative services provided by United HealthCare Services, Inc. or their affiliates.