



Industry Snapshot

Retail and Service

With limited access to employer-sponsored health insurance, reliance on hourly wages and potential barriers to accessing care during work hours, employees in the retail and service industry may experience delayed or fragmented care, impacting health outcomes, costs and productivity.

With experience serving clients in the retail and service sector, UnitedHealthcare has the insights, expertise and benefits strategies that can be tailored to help employees get more engaged in their health and improve retention in this high-turnover industry.



Demographics

≈ **15.5M** employees in this sector in 2024, projected to decline slightly to 15.3M by 2034¹

≈ **45%** are ages 16–34²

56.5% are women³

\$16⁶² median hourly wage for retail salespersons⁴



Key health insights

Compared to the entire UnitedHealthcare ASO book of business,⁵ employees in this sector had:

- ▲ A comparatively high turnover rate of 30–35% potentially impacting population health management
- ▲ More ER visits due to lack of primary care provider (PCP) relationship
- ▼ Lower propensity to opt in to health care coverage due to cost



Top health challenges⁵



Musculoskeletal (MSK)

Due to physical exertion, heavy lifting



Behavioral health (stress, lack of work-life balance)

Due to unpredictable schedules and demanding work/customer service



Maternity/NICU

Due to predominantly younger, female workforce

Strategies for retail and service employers

Employers that support the most pressing needs of retail and service based employees can build healthier, more engaged and loyal workforces.



Encourage PCP engagement and appropriate care use – Help **reduce avoidable ER visits** and strengthen **primary care connections** through education on appropriate care settings. Primary care focused plans that require choosing a PCP and cover ER visits only for true emergencies may help employees consider more convenient, lower-cost options. Expanding access to on- or near-site clinics and health specialists – which few employers in this industry currently offer – may also improve access to high value, convenient care.



Focus on affordability and financial protection – Lowering employee cost-sharing may make coverage more attainable for workers who might otherwise opt out. Consider copay-based plans like Surest®, which show members actual copays before getting care. Supplemental health benefits, such as critical illness, accident protection and hospital indemnity insurance, may also help strengthen financial protection against unexpected medical expenses.



Emphasize benefit flexibility and engagement – Intermittent workforce plans are designed to extend coverage to part-time and temporary staff. **Advocacy solutions** and **digital tools** may help increase engagement, while small worksite well-being efforts give employees accessible ways to exercise, eat well or manage stress. **Targeted benefits education** may also help employees understand and use available resources – an area many retail employers underuse.⁵



Provide targeted women's health* solutions – For a younger, predominantly female workforce, consider benefits such as contraception, fertility and maternity services, doulas and neonatal resources. Boost awareness through targeted education supporting **maternity and family forming needs**. Incentives in plan design may also further encourage use of these resources and improve maternal and neonatal outcomes.



Improve access to behavioral health support – Offer in-person and virtual care, along with **education and tools** for stress management, resilience, sleep and mindfulness. Modernized Employee Assistance Programs (EAPs) or Emotional Wellbeing Solutions (EWS) are designed to provide convenient support via digital tools, virtual providers and flexible therapy. Identifying workplace mental health champions may also help promote early intervention and normalize well-being conversations.



Invest in MSK support and wellness programs – Consider adding **MSK care management** tools – including digital MSK, physical therapy and occupational therapy options via UHC Hub® – and design plans that navigate employees to MSK Centers of Excellence. On-site screenings and biometric assessments may help catch issues earlier. And targeted wellness campaigns and smart plan design incentives may help encourage prevention and better use of available resources.

Talk to your UnitedHealthcare representative, broker or consultant for more information



* "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.

¹ Employment Projections: Employment by major industry sector. U.S. Bureau of Labor Statistics, Aug. 28, 2025. Available: <https://www.bls.gov/emp/tables/employment-by-major-industry-sector.htm>. Accessed: Nov. 17, 2025.

² Over half of employed youth worked in leisure and hospitality, retail trade, or education and health. U.S. Bureau of Labor Statistics, Sept. 9, 2025. Available: <https://www.bls.gov/opub/ted/2025/over-half-of-employed-youth-worked-in-leisure-and-hospitality-retail-trade-or-education-and-health-services.htm>. Accessed: Nov. 17, 2025.

³ Labor Force Statistics from the Current Population Survey. U.S. Bureau of Labor Statistics, Jan. 29, 2025. Available: <https://www.bls.gov/cps/cpsaat17.htm>. Accessed: Nov. 17, 2025.

⁴ Occupational Outlook Handbook: Retail Sales Workers. U.S. Bureau of Labor Statistics, Aug. 28, 2025. Available: <https://www.bls.gov/ooh/sales/retail-sales-workers.htm>. Accessed: Nov. 17, 2025.

⁵ UnitedHealthcare ASO book of business, 2025.

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Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

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