



Supporting employees with family-centric benefits

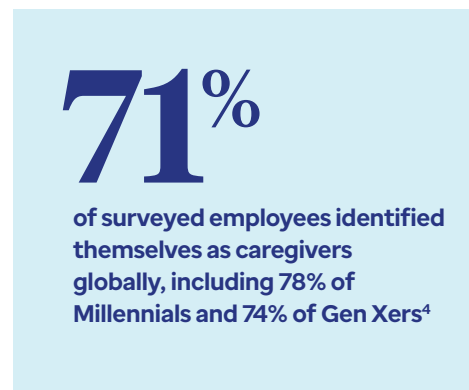
Many employees are juggling professional responsibilities with their family responsibilities. By providing benefits that offer support, employers may foster a healthier and more productive workforce.

Millennials (the generation born between 1981 and 1996) are currently the largest generation group in the U.S.,¹ making up 42% of the workforce, according to UnitedHealthcare data.² And employers have seen a shift in what these employees need from their health benefits.

For instance, maintaining good work-life balance is among the top career goals for 1 in 5 Millennials.³

One reason may be that many Millennials and Gen Xers (those born between 1965 and 1980) are often referred to as the “Sandwich Generation” – adults aged 30s–50s who are simultaneously caring for their parents and children.

In fact, with nearly 71% of employees globally identifying as caregivers⁴ – including 78% of Millennials and 74% of Gen Xers – it’s no wonder these employees expect more complete, family-centric health benefits that support a broad spectrum of needs. When working parents feel supported by their employer, they are more likely to be healthier and to stay with that employer. In fact, every \$1 spent on childcare benefits by employers drives an \$18.93 return on investment.⁵



Offering these 5 benefits may help deliver more of what matters to employees:

- 1 Behavioral health benefits
- 2 Women’s health* benefits
- 3 Financial support
- 4 Caregiver support
- 5 Paid leave

Women’s health is a broader term used to describe conditions, services or supportive programs and resources, not to describe those we support. We provide supportive resources for all eligible individuals, regardless of gender identity.

1 Behavioral health benefits

Mental health remains a significant concern for Millennials, who reported higher levels of anxiety and depression compared to older generations. In fact, 39% of Millennials surveyed said they felt stressed or anxious at work most of the time.³ This may be due to feelings of burnout in the workplace, or external workplace factors like financial concerns and caregiving responsibilities.

Employers may support their employees' well-being by offering **behavioral health benefits** with access to a robust network of specialists, self-care resources and digital tools that are available 24/7.

Digital tools are designed to help employees get the behavioral health care they need, when they need it. For instance, the **UnitedHealthcare® app** and **myuhc.com®** allow members to search for behavioral health providers by specialty. And if they are unsure about where to start, answering a few confidential behavioral health questions may get them headed in the right direction.

Offering a mix of in-person and virtual therapy options lets employees decide what format works best for their schedules. Selecting a carrier with an expansive **behavioral health provider network** may also help employees access care faster. UnitedHealthcare understands the importance of a broad and diverse provider network and has expanded its behavioral health network, offering 453,600 providers and 234,600 virtual providers.⁶

For employees experiencing **lower severity** issues, self-care apps like **Calm Health** include programs and resources – such as educational content and meditation tools – that may help them build life skills to better cope with stressors.

82% of employees are currently at risk of burnout in the workplace⁷

2 Women's health benefits

In order to attract and retain top talent, employer-sponsored plans should consider providing benefits that support women **throughout all of life's stages**.

For example, Millennials drive the highest number of OB/GYN visits per member per year (PMPY) of any other generation, representing the top health care cost driver for that age group.⁸ They also drive the highest number of emergency room (ER) visits, with 10% of those being pregnancy-related.⁸ And with ER visits costing between 15–52x more than alternative sites of care,⁸ employers may want to educate employees on their **site of care** options.

For employees starting families, preventive screenings, maternity care (including doula support) and postpartum care are essential. And for those who delay starting families, other family-building benefits may be in higher demand as women age and may find it more difficult to conceive. This may include coverage for fertility treatments, such as IVF, as well as support for adoption and surrogacy.

Through **UHC Hub™**, UnitedHealthcare offers self-funded employers access to vendor programs that provide support and resources for women, including Maven – a digital platform offering 24/7 support for women employees. Employers who have offered Maven have seen a 96% increase in loyalty among employees utilizing this platform.⁹

Members will soon have access to UHC Store – a consumer-centric shopping experience that gives them the freedom to choose from discounted health and wellness solutions to support their personal health journey, including options for women's health and family planning.

The UnitedHealthcare Virtual Specialist offering is another option. Accessible through the UnitedHealthcare app, the program provides access to a virtual clinic, which is equipped to handle women's health care needs, ranging from contraception to endometriosis.

10% of Millennials' ER visits are pregnancy-related⁸

3 Financial support

Financial stress may significantly impact mental and physical health – feelings of anxiety and depression, lack of sleep and digestive problems may all stem from financial stress.⁸ And financial stress isn't uncommon, as surveyed Millennials and Gen Zers cited their finances and the welfare of family among their top stress drivers, with half reportedly living paycheck to paycheck.³

With a focus on **financial wellness** programs that educate employees about how to **better manage their finances**, employers may help alleviate that stress while also providing coverage to support them financially when needed.

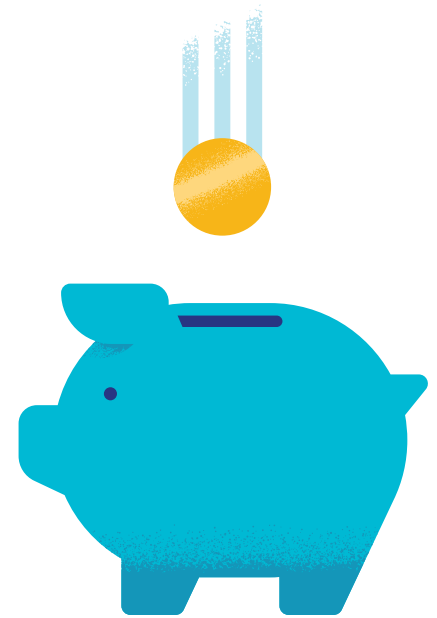
Programs and resources that educate employees on topics including budgeting, saving for emergencies and planning for retirement may increase their financial literacy and help them feel more in control of their finances.

Employers may also want to consider ways to reduce the burden of child care costs, whether through discounted rates, stipends or covering the entire cost. In fact, more than half of surveyed employers currently offer some form of financial counseling and assistance, subsidies or discounts for childcare. And another 45% provide similar support for adult care, such as for employees who are shouldering the financial burden of caring for their parents or spouses.⁹

Another more tangible way employers may help is by including coverage that directly impacts health care costs. For instance, **UnitedHealthcare Benefit Ally**[®] provides employees with financial support in the event of a covered unexpected medical event, such as an ER visit, treatment for a critical illness like cancer or a hospital stay. Benefit Ally is bundled with existing supplemental health benefits and medical plans, streamlining the administrative process for employers.

Preloaded debit cards like **Care Cash**[®] from UnitedHealthcare – which can be used to help pay toward cost-sharing for certain eligible network health care expenses – are another way employers may help alleviate the financial stress that can come with medical expenses.

By providing tools and resources to help employees better manage their finances, they may be less likely to put off or delay care due to financial issues.



50%

of Millennials and Gen Zers reported living paycheck to paycheck³

18% higher likelihood to experience financial hardship from medical expenses among caregivers compared to non-caregivers⁴

4 Caregiver support

Employees who are part of the “Sandwich Generation” may also need more dedicated support that can assist them as they balance caring for their children and their aging parents.

Beyond the “normal” illnesses that accompany childhood, more children are experiencing conditions like neurodevelopmental disorders¹⁰ and mental health challenges.¹¹ Likewise, aging parents may be experiencing more chronic and complex diseases that require increased levels of medical attention.

Balancing caregiving duties with professional responsibilities can cause significant stress, leading to burnout, reduced productivity and even turnover.¹²

Employers can support their employees with caregiving responsibilities by introducing measures like educational resources, employee support groups and financial tools specifically designed for caregivers, a new report finds.¹³

Employers can also provide access to **UnitedHealthcare Advocates** who can support employees in their search for short- and long-term care options, as well as available clinical programs to help with specific conditions.

Child and Family Behavioral Coaching, which offers coaching support to children up to 17 years of age with low- to moderate-severity behavioral health needs and their caregivers, may also help. The personalized process focuses on a behavioral, functional or other goal-oriented collaboration between a coach and family based on evidence-based clinical guidelines from reputable behavioral health organizations.

Multi-faceted digital options like Cleo – available through **UHC Hub** – may also help employees better balance the responsibilities of family, health and work. Cleo is designed to provide support for finding childcare, transitioning through children’s different school levels, caring for older adults, transitioning to senior housing and more.



60%

of caregivers reported having worked while feeling physically unwell⁴



48%

reported feeling stressed in their everyday life due to their caregiving responsibilities⁴

5 Paid leave

Whether employees are starting or expanding their families, or caring for a sick or injured child, parent or partner, paid leave benefits may provide essential support during vulnerable times.

Research shows that many employers are taking notice: Currently, 48% of surveyed employers offer paid leave specifically for caregiving, while 21% offer unpaid leave and 27% are considering adding this benefit.⁹

Policies that allow for phased returns to work may also help ease the transition for new parents or those dealing with family health crises.

Offering competitive caregiving leave benefits can be a powerful tool for attracting top talent and lowering turnover rates.¹⁴

48%

of surveyed employers offer paid leave specifically for caregiving⁹

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¹ Resident population in the United States in 2023, by generation. Statista, July 5, 2024. Available: <https://www.statista.com/statistics/797321/us-population-by-generation/>.

² Based on 2023 UnitedHealthcare Book of Business Employees by Generation and Industry.

³ 2025 Gen Z and Millennial Survey. Deloitte, 2025. Available <https://www.deloitte.com/content/dam/assets-shared/docs/campaigns/2025/2025-genz-millennial-survey.pdf>.

⁴ Health on Demand 2023. Mercer Marsh Benefits. Available: <https://www.mercer.com/assets/global/en/shared-assets/global/attachments/pdf-2023-health-on-demand-report.pdf>. Accessed: May 20, 2025.

⁵ The R.O.I. of Caregiving Benefits. The Fifth Trimester and Vivvi, 2024. Available: https://go.vivvi.com/hubfs/The-R.O.I.-of-Caregiving-Benefits_WhitePaper_Vivvi_The-Fifth-Trimester_2024.pdf. Accessed: May 20, 2025.

⁶ SURE Network Summary Dashboard, Commercial E&I and non-E&I UBH General Networks Q1 2025 (March 28, 2025 data); April 2, 2025.

⁷ Mercer 2024 Global Talent Trends Report. Available: <https://www.mercer.com/assets/global/en/shared-assets/local/attachments/pdf-2024-global-talent-trends-report-en.pdf>. Accessed: May 20, 2025.

⁸ How financial stress impacts your health (and 5 tips to deal). Calm. Available: <https://www.calm.com/blog/financial-stress>. Accessed: May 20, 2025.

⁹ Survey Results: Employer Strategies to Support Caregiving. Business Group on Health, May 13, 2025. Available: <https://www.businessgrouphealth.org/en/Resources/Survey-Results-Employer-Strategies-to-Support-Caregiving>.

¹⁰ UnitedHealth Group internal data based on a comparison of current medical and pharmacy plan data of Health Action Council plan sponsors from April 2021 through March 2022, paid through June 2022, as well as historical data dating back to 2012.

¹¹ Mental Health of Adolescents. World Health Organization, Oct. 10, 2024. Available: <https://www.who.int/news-room/fact-sheets/detail/adolescent-mental-health>.

¹² How Employers Can Support the Sandwich Generation. HomeThrive, Apr. 23, 2025. Available: <https://homethrive.com/blog/how-employers-can-support-the-sandwich-generation>.

¹³ Supporting Family Caregiving: How Employers Can Lead. Milken Institute, Jan. 23, 2025. Available: <https://milkeninstitute.org/content-hub/research-and-reports/reports/supporting-family-caregiving-how-employers-can-lead>.

¹⁴ Robust employee mental health, caregiving and leave benefits have positive impact on employee retention, new Prudential study finds. Prudential, Nov. 19, 2024. <https://news.prudential.com/latest-news/prudential-news/prudential-news-details/2024/Robust-employee-mental-health-caregiving-and-leave-benefits-have-positive-impact-on-employee-retention-new-Prudential-study-finds/default.aspx>.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. This program is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. 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.

Virtual Specialists are services available with a provider or coach via video, chat, email, or audio-only where permitted under state law. It is not an insurance product or a health plan. Virtual Specialists are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Certain prescriptions may not be available, and other restrictions may apply.

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.

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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Care Cash provides a pre-loaded debit card which can be used toward cost-sharing for certain network health care expenses. If the card is used for ineligible 213(d) expenses, individuals may incur tax obligations and should consult an appropriate tax professional to determine if they have such obligations. The information provided in connection with Care Cash is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional to determine what may be right for them.

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