



A member experience for the ages

Tailoring health benefits to a multigenerational workforce

With a wide range of benefits, programs and digital tools, UnitedHealthcare is uniquely positioned to help ensure employers' benefit plans deliver an experience that meets the diverse needs and preferences of each generation.

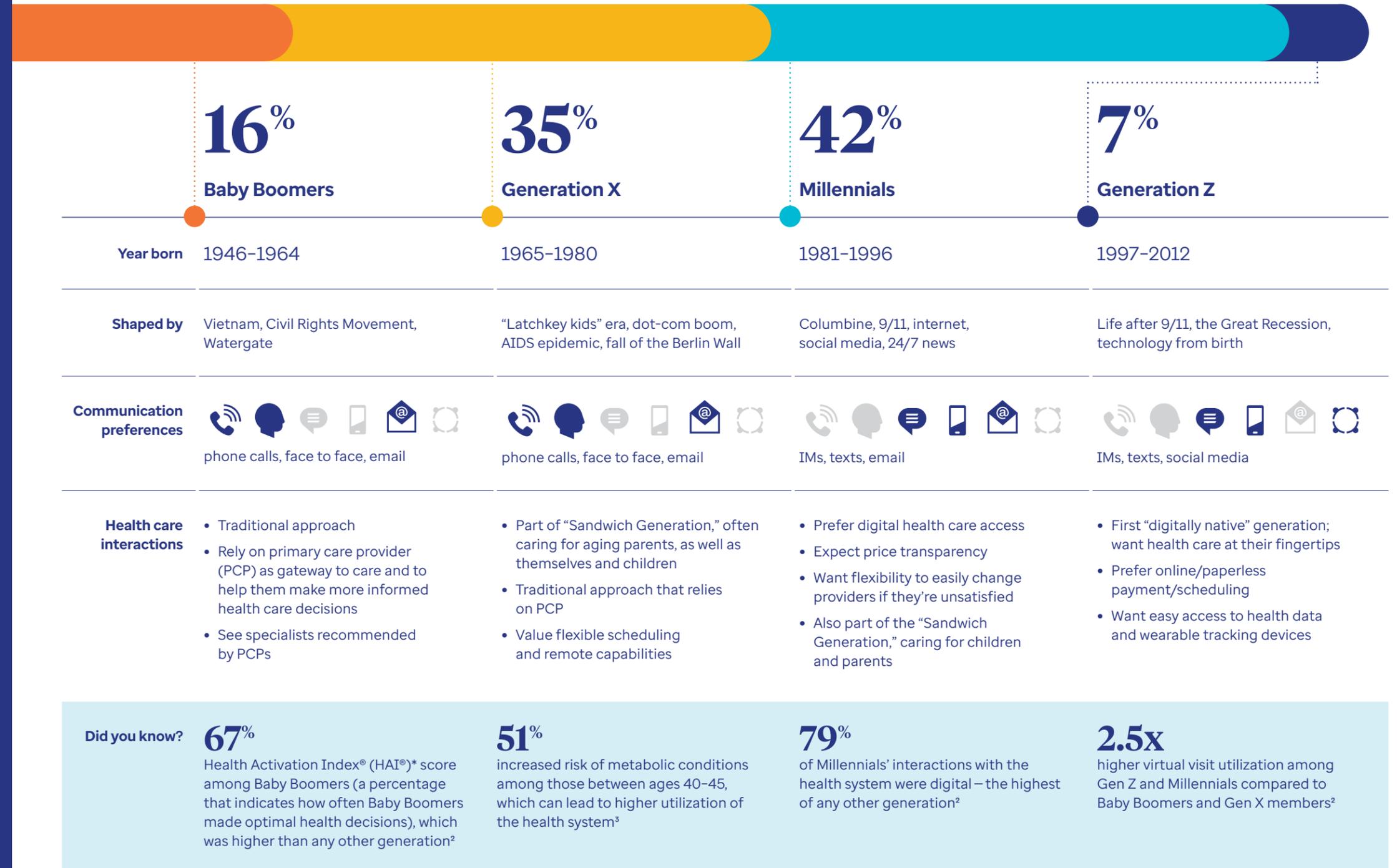
Learn how UnitedHealthcare is delivering a better member experience >

UnitedHealthcare®

How different generations engage with health care

From in-person vs. virtual to paper vs. digital, different generations in today's workforce prefer to interact with the health care system in very different ways. How do employers account for those variations when designing a health plan for all their employees?

Most of today's workforce is made up of 4 commonly defined generations¹



Working to meet employees where they are

Delivering a quality health plan depends on taking a closer look at the generational makeup of an employer's workforce and tailoring benefits and capabilities to what matters most to them. More Gen Xers? Make it easier for them to research and compare providers and treatment options. More Millennials? Think about easy-to-use digital tools and lower-cost coverage benefits.



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 they need – right at their fingertips through the **UnitedHealthcare® app** and **myuhc.com®**.

	 Bruce	 Lisa	 Maria	 Zach
Occupation	Accountant	Senior manager	Preschool teacher	Computer engineer
Age	64	51	34	26
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 and reduce his risk of heart disease.	Lisa is reaching an age where health issues are becoming more prevalent. She wants to manage her weight and stress, so she can continue caring for both her aging parents and her kids.	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 of his parents' health plan, is generally healthy and works out regularly. He doesn't have a PCP, but does seek care when his depression spikes.
Solutions	<ul style="list-style-type: none"> Plans that support a close relationship with his PCP Pharmacy tools to manage costs of a growing list of prescriptions Heart disease management and wellness programs Advocacy support available over the phone 	<ul style="list-style-type: none"> Information to more easily compare providers/treatment options Both in-person and virtual options for care Chronic condition prevention and wellness programs 	<ul style="list-style-type: none"> Access to behavioral health providers and resources Maternity care programs that go beyond pregnancy and birth Convenient, digital and on-the-go care 	<ul style="list-style-type: none"> Digital tools or mobile apps Virtual or other convenient care Access to behavioral health support and resources Lower-cost care options that are available for little to no extra cost

 **4.6%**

higher member activation scores* and lower total cost of care among members with 3+ digital interactions compared to members with no digital interactions⁴

*The UnitedHealthcare Health Activation Index™ (HAI™) is a proprietary methodology that analyzes and ranks 110M+ choices for 14M+ UnitedHealthcare members. These choices are consolidated in an HAI score, providing an individual assessment of the optimal percentage of health choices.

¹ Based on 2023 UnitedHealthcare Book of Business Employees by Generation and Industry.

² Claims incurred between Jan. 1, 2022 - Dec. 31, 2023, and paid through Jan. 31, 2024. Members continuously enrolled Jan. 1, 2022 - Dec. 31, 2023.

³ UnitedHealthcare National Accounts book-of-business data, Jan. 2023.

⁴ Data based on Health Activation Index Analysis of 2024 data. Excluded measures include Health Survey, myuhc.com Level, myuhc.com - Visits. Certain measures create bias in the Digital measurement as they are driven by digital visits to begin with. A higher Health Activation Index score correlate to lower total cost in care: 1pt increase = 1.01% savings.

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.

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.

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