



Putting employees first: 5 steps to building a culture of well-being

Employers can help employees bring their best selves to work by prioritizing wellness benefits, which can also lead to a positive return on investment.

There is a lot of focus these days on well-being in the workplace. And while “well-being” and “wellness” are often used interchangeably, they can have distinct meanings. “Wellness” can refer to physical health and lifestyle, whereas “well-being” can encompass a broader range of health, including mental health. Improving wellness may lead to better overall well-being and promote **whole-person health**.

This distinction is important for brokers, consultants and employers to understand, as today’s employees are more focused on their health and well-being than ever before. In fact, nearly 9 in 10 surveyed employees said they’d only consider working for companies that prioritize well-being.¹ Additionally, employers who meet this demand are finding that investing in wellness programs is mutually beneficial, with 90% of those surveyed reporting a positive return on investment (ROI)² and 56% reporting a significant ROI.¹

Positive ROI can be partly attributed to the fact that many chronic diseases have underlying causes, such as obesity, which may be linked to certain behaviors and habits. By improving employee wellness, employers may prevent the development of chronic illnesses, leading to lower health care costs for both employees and employers.³ And the advantages don’t stop there – organizations with well-being programs also reported seeing a 35% increase in employee productivity.⁴

So, how can employers get started? Consider these 5 strategies:

- 1 Prioritize and promote preventive care
- 2 Invest in wellness programs and solutions that encourage healthier lifestyles
- 3 Establish a committee to lead wellness initiatives
- 4 Offer on-site health and wellness services or activities
- 5 Help employees realize the benefits and programs available to them



90%

of employers surveyed reported a positive ROI after adding wellness programs to employee benefits²

1 Prioritize and promote preventive care

While many health plans offer preventive care at low or no costs to members, it's important for employers to review and ensure that the coverage, coinsurance and copays for different services and screenings align with the specific needs of their member population.

For instance, if an employer has a predominantly female member population, it may be important to confirm the coverage for mammography and colorectal screenings. Breast and colon cancer are 2 of the 10 most common cancers and disproportionately affect women.⁵ Making these screenings more accessible and affordable for employees could potentially lead to earlier detection of cancer or other health issues, allowing treatment to begin before the disease progresses.

UnitedHealthcare understands this and is working to make screenings more accessible by offering at-home options for members to discuss with their providers, and expanding coverage for additional diagnostic imaging, such as MRIs or ultrasounds that often come at a higher cost.

Additionally, annual wellness visits, typically conducted with a primary care provider (PCP), can help identify potential gaps in care or factors that may directly or indirectly affect one's overall health and well-being, known as social drivers of health (SDOH). These visits can then help to connect patients to appropriate services and programs.

2 Invest in wellness programs and solutions that encourage healthier lifestyles

While establishing and maintaining healthy lifestyles can help reduce the risk of health issues,³ many employees may find it difficult to do so when juggling work, family and other life responsibilities. Employers can help by designing a benefits package that includes programs promoting healthy habits and supporting employees on their journey to better overall, **whole-person health**.

Oftentimes, these programs can be more effective when employees are incentivized to take action. For example, **UnitedHealthcare Rewards** is an incentive program where employees and their spouses can earn rewards for reaching program goals and completing qualifying activities. The program allows employees to personalize their experience by selecting the activities they wish to participate in and then choosing how they want to spend their earnings.

Employers can also implement their own take on an incentive program. For instance, **Children's Friend**, a child welfare organization, waived employees' deductibles if they completed 5 healthy activities within a certain timeframe.

90%

5-year survival rate when colon cancer is detected early⁶



“In my role, I see how important it is to provide resources and tools to support the well-being of our employees, not just because these benefits have become an expected part of compensation packages, but because we understand that healthy, well-adjusted employees are better able to bring their best selves to their families and to the workplace.”

Stephanie Fehr

Chief People Officer
UnitedHealthcare

Other programs may target specific lifestyle changes, such as weight loss and smoking cessation. What makes these programs effective is that they often take a multi-pronged approach – combining coaching, tracking and educational resources – and are clinically designed to deliver proven results:

- 88% of participants, who are at-risk of developing a chronic condition, lost weight with the **UnitedHealthcare Real Appeal**® weight management solution⁷
- 50% of participants quit smoking with the **UnitedHealthcare Quit For Life**® tobacco cessation program⁸

UnitedHealthcare also offers access to a variety of health and wellness vendors through **UHC Hub**™, a curated network of vendors that employers can choose from to complement existing offerings. These vendors include:

- **Noom**, an app that helps members manage weight and may also save them money. Noom users with a BMI of 25+ who used the app at least 10 times over the course of 3 or more months saw \$1,219 in health savings over 2 years⁹
- **Maven**, a digital platform for reproductive and family support – including maternity, pediatric and menopause – with users claiming a 96% increase in their loyalty to employers¹⁰
- **LetsGetChecked**, a solution that provides health screening solutions to help manage certain health conditions, with 60% of members choosing at-home biometric screenings over other options¹¹

Additionally, **UHC Store** will be launching later in 2025, offering employees the opportunity to purchase health and wellness solutions at a discount to further support their individual health journeys.



3 Establish a committee to lead wellness initiatives

One way to get employees more engaged with their health benefits could be to form a committee of employees with the goal of developing and leading wellness initiatives. Workplace wellness committees can help improve the overall health, satisfaction, productivity and engagement of employees.¹²

Building a wellness committee can start by identifying a cross-section of employees who represent the diversity of an employer’s workforce. Ideally, the committee would meet regularly to assess the impact of current wellness programs and evaluate additional opportunities to meet employee needs and preferences.

The committee could also lead coordinated challenges like monthly step goals, host wellness-themed events and webinars, and even distribute a quarterly monthly newsletter highlighting upcoming challenges and past winners.

This camaraderie of shared health and wellness goals may foster a sense of community among the workforce. And a healthier workforce can lead to cost savings for employers.



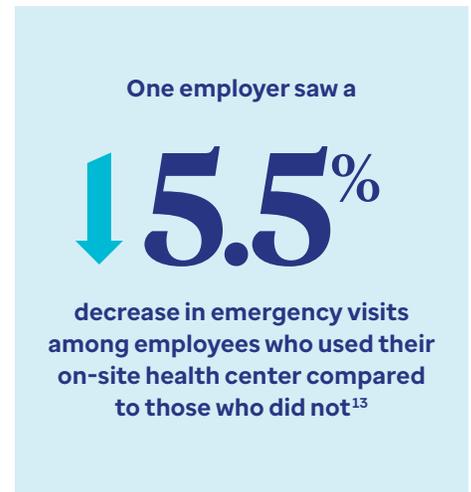
4 Offer on-site health and wellness services or activities

Employers with a strong, in-person office culture may find that offering health- and wellness-related services on-site can further enhance a culture of well-being. This may be especially true for working parents who struggle to find time before or after work to address their health needs.

These services can include:

- Annual on-site biometric screening and vaccination events
- On-site fitness centers or clinics that treat minor illnesses and injuries
- Pharmacies that can fill prescriptions and provide information on other health-related concerns

The advantages of these on-site services can be numerous. Their convenient location allows employees to take care of their health and well-being or see providers without a commute, which can reduce work absenteeism and prevent employees from deferring or delaying care. For example, **one employer** saw a 5.5% decrease in emergency visits among employees who used their on-site health center compared to those who did not.¹³



5 Help employees realize the benefits and programs available to them

While many employers offer in-demand wellness benefits and programs – in fact, the average employer offers 22 different wellness options¹⁴ – only 23% of employees actually report using these benefits.¹⁵ This could be attributed to the fact that many employees lack a clear understanding of the benefits and programs available to them, which can lead to low engagement.

That's why it's important for employers to commit to driving awareness of these programs – including preventive care visits, screenings and wellness initiatives – so employees are aware of the benefits provided through their employer-sponsored plans. To **increase engagement**, employers can regularly educate employees about their options and reassure them that utilizing these benefits won't lead to additional out-of-pocket costs.

The result could be a win-win for both employers and employees. Increasing engagement with these offerings or programs may lead to a more meaningful ROI for employers and a healthier workforce. For instance, UHC Rewards participants were more engaged with their health plan throughout the year and visited the **UnitedHealthcare® app** 2.3 times more often than those who didn't participate in the program.¹⁶

When employers encourage employees to use the tools and resources available through their health plan, they can help empower employees to make better health care decisions. This can lead to healthier employees, possibly fewer medical expenses and a more efficient use of health care services – ultimately helping employers and employees better manage health care costs.



Best practices for building a more engaged workforce

Employers who help educate their employees about their health plan and benefits can help drive engagement, which may result in better outcomes and lower costs.

[Download the employee engagement ebook →](#)



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¹ Martini, V. The workforce has a new top worry. Why wellbeing is key for the bottom line. HR Executive, Nov. 15, 2024. Available: <https://hrexecutive.com/the-workforce-has-a-new-top-worry-why-wellbeing-is-key-for-the-bottom-line/>.

² The state of work-life wellness. Wellhub, 2025. Available: https://assets-cdn.wellhub.com/docs/WLW25/Final-Reports-WLW25/Updated-Final-Reports/WLW_US_ENGLISH_FINAL_843ba51fd6.pdf.

³ Preventing Chronic Diseases: What You Can Do Now. Centers for Disease Control and Prevention, May 15, 2024. Available: <https://www.cdc.gov/chronic-disease/prevention>.

⁴ Well-being at work: Insights and practical strategies for building a safer, healthier, and more productive workforce. BSI Consulting 2024. Available: <https://www.bsigroup.com/en-US/products-and-services/consulting/health-well-being-consulting/worker-well-being/>.

⁵ Collins, S. 2024—First Year the US Expects More than 2M New Cases of Cancer. American Cancer Society, Jan. 17, 2024. Available: <https://www.cancer.org/research/acs-research-news/facts-and-figures-2024.html>.

⁶ Can Colorectal Polyps and Cancer Be Found Early? American Cancer Society. Available: <https://www.cancer.org/cancer/types/colon-rectal-cancer/detection-diagnosis-staging/detection.html>. Accessed: March 31, 2025.

⁷ UnitedHealthcare book of business, results through May 2022: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

⁸ Quit For Life employer book-of-business cumulative results: 2006-Q1 2024. Results measured among responders to a survey at 6 months post-program enrollment, with quit-rate success defined as 30+ days of abstinence from all forms of tobacco.

⁹ The Impact of a Digital Weight Loss Intervention on Health Care Resource Utilization and Costs Compared Between Users and Nonusers With Overweight and Obesity: Retrospective Analysis Study. JMIR Publications, July 8, 2023. Available: <https://mhealth.jmir.org/2023/1/e47473>.

¹⁰ Maven book of business, 2024. UnitedHealthcare has not verified the data provided by Maven.

¹¹ Optum book of business, 2023.

¹² Werner, C. How To Establish A Wellness Committee And Develop Best Practices. Forbes, May 22, 2023. Available: <https://www.forbes.com/councils/forbesbusinesscouncil/2023/05/22/how-to-establish-a-wellness-committee-and-develop-best-practices/>.

¹³ Case study: Taking an innovative approach to meeting employees where they are with an on-site health center. UnitedHealthcare, 2022. Available: <https://www.uhc.com/employer/news-strategies/case-study-unified-government-of-wyandotte-county-kansas-city>.

¹⁴ 2023 Hot topics in employer wellbeing. Alight, 2023. Available: <https://www.alight.com/getmedia/8d278122-325c-4317-b957-4c1bf525d3ac/2023-Hot-Topics-in-Employer-Wellbeing-report-5.pdf>.

¹⁵ 6 Health Benefits With The Highest Utilization. OpenLoop, May 9, 2024. Available: <https://openloophealth.com/blog/6-health-benefits-with-the-highest-utilization>.

¹⁶ Consumer Digital Product Report. Aug. 2023.

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.

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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.

The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

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.

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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