



Industry Snapshot

Airlines

The airline industry is safety-focused and relies on a varied workforce – from flight crews and mechanics to customer-facing employees – many of whom work under intense physical and mental demands. These realities call for health and benefits strategies that help prevent injuries, support mental well-being, manage chronic conditions and ensure reliable access to care, all while controlling costs and sustaining productivity.

With decades of experience serving airline employers and more than 300K health plan members in this sector,^{1,2} UnitedHealthcare brings industry-specific insights and proven benefits strategies designed to help improve workforce health, strengthen productivity and lower costs for both employers and employees.



Demographics^{1,2}

45 average age

53% male
and smaller-than-average family size

Access to robust employee benefits, with some plans offering:

+90% plan cost-share
compared to the norm of 85%



Key health insights

Compared to the entire UnitedHealthcare ASO¹ and UMR² book of businesses, employees in this sector had:

- ▲ Higher prevalence of chronic conditions
- ▲ Rising ER utilization but remains below norm
- ▲ Optimal health care decision-making



Top health challenges^{1,2}



Need for on-the-go access

Frequent travel may make it difficult to prioritize and maximize use of benefits



Metabolic conditions

Most members dealing with 2+ metabolic conditions; poor health habits while traveling may be a contributing factor



Cancer and MSK conditions

Cases tend to be more complex and costly than in other industries

Strategies for airline employers

The industry's workforce, which has had a strong propensity to make optimal health care decisions, provides a strong foundation for implementing well-designed solutions, especially when aligned with strong care navigation, cost-optimization tools and incentives for preventive and early-intervention services.



Align plan design to a mobile workforce – Provide **modern plan designs** beyond traditional high deductible health plans (HDHPs), including options with broad national networks and virtual primary and specialty care. These designs may better support a frequently traveling, engaged workforce by offering flexibility, convenience and upfront cost clarity.



Expand access to quality care – Offer plan options with intuitive digital tools that show members actual copays before care, helping them choose higher-value, lower-cost sites of care. A plan like **Surest®** harnesses the power of comparison shopping to enable members to see and compare actual copays before getting care, delivering potential savings for both employers and employees.



Invest in targeted solutions for top cost drivers – Focus investments on this industry's most predictable cost drivers: **cancer, MSK issues** and **circulatory conditions**. Implementing targeted solutions – including physical therapy MSK programs or virtual support, oncology navigation and cardiometabolic management initiatives – may help limit unnecessary procedures and drive better health results. Plans that encourage preventive care and reinforce the importance of early identification of chronic and metabolic conditions and treatment adherence may also help improve long-term health outcomes, increase productivity and lower costs.



Encourage healthier lifestyles – Implement **wellness programs** that reward or incentivize employees for taking healthy actions. This can help airline employees improve habits often shaped by demanding travel schedules and limited food options. Promoting employee well-being can also help prevent and reduce the risk of metabolic conditions that are common in this industry and may lead to a healthier and more productive workforce.



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



¹ UnitedHealthcare ASO book of business, 2025.

² UMR book of business, 2025.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

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.

Virtual primary care are services available with a provider via video, chat, email, or audio-only where permitted under state law. Virtual primary care services are only available if the provider is licensed in the state that the member is located at the time of the appointment. Virtual primary care is 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.

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.

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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