



Industry Snapshot

Finance and Banking

While demographics may vary by role, employees in the finance and banking industry generally tend to be younger and middle-aged urban professionals who understand the importance of preventive care and make more informed health care decisions. Certain segments of this workforce may face different challenges, such as financial advisors who tend to skew older in age and consequently use the health system more than bank tellers or call center employees.

UnitedHealthcare ultimately has the insights, expertise and benefits strategies that can help finance and banking employers better understand and support the unique health needs, preferences and life stages of their workforce.



Demographics

52% female
with an average age of 43¹

\$101,008 average salary²

≈7.8M employees
industry-wide³



Key health insights

Compared to the entire UnitedHealthcare ASO book of business,¹ employees in this sector had:

- ▲ More maternity claims
- ▲ More behavioral health claims
- ▲ More engagement with their primary care provider (PCP)
- ▼ Lower prevalence of metabolic conditions



Top health challenges¹



Demand for digital health tools

Due to younger generational preference for digital-first experiences



Fertility and maternity needs

Due to younger demographic



Mental health (stress, anxiety, burnout)

Due to high-pressure work environment

Strategies for finance and banking employers

Benefits strategies that aim to strengthen workforce health and provide employees with access to a diverse set of offerings that support the whole person may help finance and banking employers stand out in the job market.



Choose plans designed to help connect employees to additional support – Employers may strengthen outcomes by leveraging their already strong adoption of clinical and wellness solutions such as on- or near-site clinics, preventive programs, weight management and cancer support, while further advancing primary care-focused plan designs that help encourage or require employees to **engage with a PCP**. Targeted employee education should reinforce awareness and utilization of these benefits to maximize engagement and value.



Offer quality women's health* benefits – Including contraception, fertility and family-planning options, doulas, maternity programs and neonatal resources may help better meet the needs of the **women in this workforce**. Targeted education campaigns can help increase awareness of these offerings and incorporate incentives to help drive engagement and improve outcomes.



Consider a full spectrum of behavioral health support – Strengthen access to support by evolving to a modernized Employee Assistance Program (EAP) and expanding therapy options through on-site, near-site or virtual providers. Reinforce these resources through **targeted employee education** on stress, resilience, sleep and mindfulness, and consider mental health champions to help reduce stigma and increase engagement – building on the strong behavioral health programs many finance and banking employers already have in place.



Dive into digital – Expand **digital health engagement** by leveraging apps, websites and emerging tools such as wearables and digital therapeutics to support condition management and improve employee experience. Use electronic communication channels like email and text to further drive engagement with digital tools and virtual health options to enhance the overall value of your benefits.



Promote wellness programs and healthy workplace initiatives – On-site fitness options, walking paths and healthy food choices can help create a culture that prioritizes **employee well-being**. Encouraging employee participation in preventive screenings and wellness programs that foster healthier lifestyles may also help prevent the onset of metabolic conditions, which are less common among finance and banking employees.



Ensure benefits strategies support a diverse workforce – Despite the general demographic makeup of this workforce, be careful not to overlook the needs of subpopulations and risk undervaluing more senior employees. While younger generations may prefer digital tools and certain benefit types, other employees may want more hands-on support and access to clinical and care management programs that can help them manage conditions that they may be at higher risk for.

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 U.S. Bureau of Labor Statistics. Available: <https://www.bls.gov/charts/cps/cpsaat18.htm>. Accessed: Sept. 25, 2025.

² Cience. Available: <https://www.cience.com/companies-database/united-states/banking-and-finance>. Accessed: Sept. 25, 2025.

³ UnitedHealthcare ASO book of business, 2025.

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.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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