



3 factors that contribute to next-level benefit experiences



Modern benefit experiences blend simplicity, personalization and transparency – helping employees make confident decisions and employers manage cost.

Employer-sponsored health plans have not just become an expected part of employment; they've become an essential component when organizations recruit employees. In fact, 70% of employers say that their health benefits are critical to attracting and retaining the best talent.¹

On top of that, a recent study found that employee satisfaction with their health plan can influence an employer's benefits strategy: One-fifth of surveyed employers cited low employee satisfaction as a top reason for switching plans.²

Experience plays a large part in that satisfaction: 90% of U.S. consumers say that experience is either very or extremely important when evaluating health care.³

That experience starts with employees understanding their benefits. More than half of insured adults don't fully understand what their health plan covers.⁴ When benefits are misunderstood or difficult to access, engagement may falter, driving missed care opportunities, unnecessary costs and lower productivity.⁵ These gaps can defeat the main purpose of employer-sponsored health plans: keeping employees and their families healthy.

Providing a positive health care experience could increase employee health plan engagement. That's why it's important for employers and their advisors to evaluate the experience a carrier delivers and how well it aligns with today's workforce expectations. This includes assessing it through the lens of simplicity, personalization and transparency.

“Experience and affordability do not have to be at odds. They can work in concert when tools are designed to drive both engagement and better decision-making.”

Amy Jordan

Vice President
Consumer Engagement
UnitedHealthcare Employer & Individual

1 Simplicity

Today's employees expect their health care experience to mirror other consumer experiences – intuitive and easy to understand and navigate. This means using clear, plain language and removing health care jargon from communications and the tools they use to manage their benefits.

Members also want fewer places to go when accessing and managing their benefits. With a single website or app and a universal login, UnitedHealthcare members can view documents and health plan ID cards, search for and schedule care, track prior authorizations and claims, pay for services and explore additional offerings that can complement their employer-sponsored benefits.

That intuitive navigation can ultimately increase overall plan engagement, which has proven to drive smarter health care decisions and lower costs. In fact, activation scores and optimal decision-making increased by 4.6% among members who had at least 3 UnitedHealthcare digital experiences, compared to those with no visits based on the UnitedHealthcare proprietary Health Activation Index® (HAI®) scoring system.⁷

“Through continued enhancements to our digital experience, we are making it easier for members to better understand and use their benefits through one point of entry.”

Amy Jordan

Vice President of Consumer Engagement
UnitedHealthcare Employer & Individual



570+

digital enhancements
completed by
UnitedHealthcare in 2025⁶

2 Personalization

Employers often design health plans that are intended to meet the needs of a diverse workforce where **multiple generations** and genders work side by side, each with their own unique health needs and preferences. A one-size-fits-all shirt wouldn't actually fit every person, so why would health benefits?

While many employers recognize the importance of tailoring offerings to their unique employee population, doing so in a scalable and cost-efficient way can prove difficult. That's where working with a carrier that is relentlessly focused on advancing its personalization capabilities can make a meaningful difference.

UnitedHealthcare is doing this by leaning into **artificial intelligence (AI)** to help members make sense of their benefits. AI can help prioritize care options based on quality, cost, coverage and personal fit, and connect members to appropriate resources and support. This includes **UnitedHealthcare Advocates**, who can assist with more complex or sensitive situations.



UnitedHealth Group
(parent company of
UnitedHealthcare)
was ranked **No. 1** in
“Health Care” and
No. 25 “Overall” for its
use of AI on Fortune's
2025 “AIQ 50” list⁸

“UnitedHealthcare is at this point in time where we’re not just listening to some of the issues that are happening, we’re solving them,” says Jennifer Zmuda, chief information officer for UnitedHealthcare. “Across the health care ecosystem, AI is incredibly exciting in terms of personalization, how quickly we automate and how quickly we innovate.”

For instance, UnitedHealthcare members can engage **Avery** as their AI companion directly within the **UnitedHealthcare® app** and **myuhc.com®** and receive real-time help, personalized insights and seamless digital support. Avery is also transforming the experience for UnitedHealthcare Advocates, brokers, consultants and employers – helping Advocates anticipate member needs, streamlining administrative tasks, and enabling plan sponsors and administrators to more easily manage employer plans.

“AI is the great simplifier of health care, helping people understand what they have, what it costs and what they can do next,” explains Jordan. “Our goal is that AI can become a true companion for everyone in health care, from clinicians to our members, Advocates, employers, brokers and consultants.”

Personalization is also making the case for more flexible funding options and giving employees more choice and purchasing power based on what they deem most relevant to their life and health and wellness. In fact, 76% of employers are likely to expand their employees’ benefit choices within the next 3 years.⁹

That’s what led UnitedHealthcare to launch **UHC Store**, which is an exclusive digital shop accessible via the UnitedHealthcare app and myuhc.com that allows UnitedHealthcare commercial members to purchase health, wellness and lifestyle offerings – most available at a discount – that they find valuable as a complement to their other employer offerings.

Employers can take this a step further by investing in an integrated **lifestyle spending account** (LSA). This option helps offset employee costs while providing a cost-efficient way to scale diverse programs. It works exclusively with UHC Store, giving employees post-tax dollars to use toward eligible purchases.

“Providing choice allows employers to manage costs while still meeting the diverse needs of their population – it’s the best of both worlds,” says Jordan.

These strategies, combined with tailored communications that aim to meet employees where they are in their journey, can all contribute to more personal experiences that leave workforces feeling more supported and cared for.



30+

**health, wellness and
lifestyle offerings**
available through
UHC Store

3 Transparency

While simplification is key to addressing the fragmented infrastructure health care was originally built upon, and personalization can help meet individual needs and expectations, transparency may give members greater clarity, choice and confidence when navigating the health system.

It starts by putting more information into the hands of members so they can make smarter health care choices. For UnitedHealthcare, that shows up through its **search experience** where members can compare a list of prioritized care options based on a score determined by quality of care criteria, individual benefits and coverage, and personal preferences. This score, along with cost estimates, provides insights that help reduce confusion about who to see, where to go and what a visit may cost.

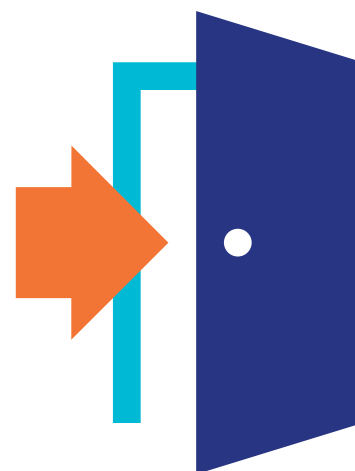
Surest® members have a similar experience, where they can view their anticipated medical and pharmacy copays upfront and a provider's Care Rating before seeking care, all within an easy-to-use app.

The goal of these experiences is to remove some of the guesswork that has historically challenged health care consumers. Plus, it doesn't just lead to more satisfying experiences, it is also an affordability lever, as employees tend to make more cost-effective choices when given the information needed to do so.

Pair that with the ability to track the status of prior authorizations, claims, prescriptions, and deductible and out-of-pocket spending, and employees may experience less confusion and frustration when navigating their benefits.

Additionally, giving providers access to real-time member information and embedding AI into their workflows can lead to greater efficiency, reduced administrative burden and improved experiences. This interoperability supports better care coordination from the start and enables more informed clinical decisions, which may lead to fewer denials and improved health outcomes.

Recognizing that transparency can build trust, UnitedHealthcare is committed to sharing how it's actively addressing key pain points and correcting any misinformation in the market. This includes the work UnitedHealthcare is leading to **streamline prior authorizations** and provide greater transparency around its claims approval rates, which stand at nearly 98%.¹¹



↓ **23.8%**

lower cost of care for those who shopped for more than half their care in the Surest plan, compared with the same services on a traditional plan¹⁰

“A simple, personalized and transparent experience helps members understand their benefits, navigate care with confidence and gain greater clarity into their health care costs.”

Samantha Baker

Chief Growth Officer
UnitedHealthcare Employer & Individual

Tomorrow's benefits strategy will be driven by carriers who embrace the newest technologies to deliver smarter, more flexible care options and satisfactory experiences. UnitedHealthcare is working to help ensure every member's experience is defined by simple navigation, personalization and transparency – enabling healthier, more engaged and satisfied workforces and lower costs overall.



Learn how UnitedHealthcare is delivering a better member experience >



¹ The World of Work – and Workplace Benefits – Is Changing. Limra, July 7, 2024. Available: <https://www.limra.com/en/newsroom/industry-trends/2024/the-world-of-work--and-workplace-benefits--is-changing/>. Accessed July 23, 2026.

² Gap Widens between Highest- and Lowest-Performing Employer-Sponsored Health Plans, J.D. Power Finds. Business Wire, May 28, 2025.

Available: <https://www.businesswire.com/news/home/20250528344385/en/Gap-Widens-between-Highest--and-Lowest-Performing-Employer-Sponsored-Health-Plans-J.D.-Power-Finds>.

³ Ipsos PX Pulse: Consumer Perspectives on Patient Experience in the U.S. The Beryl Institute, Feb. 2025. Available: https://theberylinstitute.org/wp-content/uploads/2025/02/TBI_PXPulse_Q2_Feb2025_v2.pdf.

⁴ Pestaina, K. et al. Navigating the maze: Health insurance complexities and consumer protections. KFF, March 3, 2025.

Available: <https://www.kff.org/private-insurance/navigating-the-maze-a-look-at-health-insurance-complexities-and-consumer-protections/>.

⁵ How today's trends signal a caregiving opportunity employers can't ignore. Voya, 2025. Available: <https://www.voya.com/article/benefitfocus-2025-state-employee-benefitstm-report-how-todays-trends-signal-caregiving>. Accessed June 16, 2026.

⁶ UnitedHealthcare internal analytics, Dec. 2025.

⁷ 2025 UnitedHealthcare commercial book-of-business geographic and risk-adjusted study based on 4.9M members.

⁸ Fortune AIQ 50 ranking. Available: <https://fortune.com/ranking/aiq/>. Polling was conducted from Aug. 29 to Sept. 19, 2025. FORTUNE is a registered trademark of Time, Inc. FORTUNE and Time Inc. are not affiliated with, and do not endorse products or services of UnitedHealth Group.

⁹ Recalibrating employee benefits: How companies are delivering value in a cost-constrained world, 2025 WTW Benefits Trends Survey, June 2025.

Available: <https://www.wtwco.com/en-gh/insights/2025/06/recalibrating-employee-benefits-how-companies-are-delivering-value-in-a-cost-constrained-world>.

¹⁰ Surest 2025 member-level shopping and total cost of care analysis.

¹¹ This number was calculated by comparing the number of prior authorization requests to the number of claims submitted for members enrolled in UnitedHealthcare Employer and Individual plans from Jan. 1, 2025 to Dec. 31, 2025. This number does not include all prior authorization requests or claims for: (1) members enrolled in plans issued or administered by non-integrated entities; (2) prescription drugs (not under the medical benefit); (3) transitions to post-acute care; or (4) prior authorization requests submitted to capitated-delegated providers, behavioral health delegates, physical health delegates and dental delegates.

Avery is an AI companion that uses generative artificial intelligence to provide general information and educational assistance. Avery's responses may be incomplete or inaccurate and should not be relied upon as error-free. Avery is provided for informational purposes only and does not constitute medical advice, professional advice, a benefit determination, a guarantee of coverage, a referral, or an authorization for health care services. Avery is not a substitute for the advice or judgment of your health care provider or other qualified professionals. Coverage and benefits are subject to the terms, conditions, limitations, and exclusions of your applicable health plan.

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.

UHC Store provides a member-direct purchase of health and wellness offerings. UHC Store is not a product, program nor service, is not insurance, and is not a substitute for health plan benefits nor professional medical advice, diagnosis, or treatment. UnitedHealthcare does not endorse nor guarantee offerings available through UHC Store. UnitedHealthcare is not responsible or liable for services, or advice given by a UHC Store participant of these offerings. Individuals are responsible for understanding potential risks associated with using these offerings. Purchasing any offerings may have tax implications. Individuals should consult with a tax specialist to determine whether they have any tax obligations from purchasing offerings from the UHC Store, subscriptions' Health Savings Account (HSA)/Flexible Spending Account (FSA) eligibility, and to determine if a subscription provides medical care that may impact HSA eligibility. Components subject to change. UHC Store is not available in all states or for all members. Some products are not available in all states. Amounts paid under a Lifestyle Spending Account (LSA) may be subject to federal, state, and local taxes. Employers should consult with a tax specialist to determine whether they have any tax obligations from members' use of an LSA to purchase offerings from the UHC Store. LSA offerings and options are subject to change.

Smart Choice is proprietary to UnitedHealthcare designed to provide members with greater personalization and choice with respect to the provider search experience that considers member preferences quality care, costs, accessibility and convenience. Smart Choice is intended as a guide when selecting care. Smart Choice may rely on personal data. We do not endorse any particular provider or guarantee quality. Scores are generated using artificial intelligence (AI). The AI may not always be error-free and could include incomplete or inaccurate information. Judgement should be used when selecting care.

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.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.