

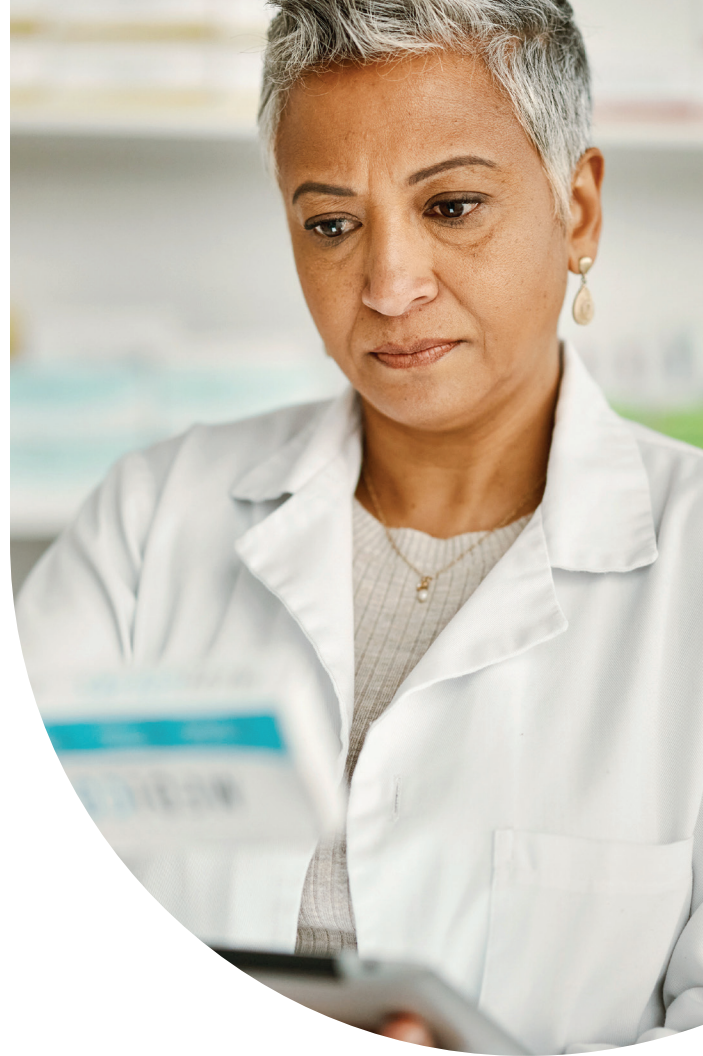


Industry Snapshot

Pharmaceuticals

With access to comparably richer benefits and medications often covered by their employer at little or no cost, employees in the pharmaceutical sector tend to engage in health and wellness at a higher rate. Still, a slightly older demographic and the complexity of catastrophic cases can drive higher medical costs, while behavioral health needs remain significant.

An analysis of industry trends and UnitedHealthcare data reveals opportunities for better supporting a workforce that is experiencing evolving health needs, rising cost pressures and increased expectations for personalized, flexible benefits. Leveraging targeted, data-informed strategies can help employers improve health outcomes while managing affordability and engagement.



Demographics

665K employees
industry-wide¹

51% female, **49%** male,
with an average age of 46²

≈50% have a bachelor's
degree or higher¹

\$129K average
annual salary¹



Key health insights

Compared to the entire UnitedHealthcare ASO book of business,² employees in this sector had:

- ▲ Higher rate of continuous plan enrollment, correlating to higher wellness engagement
- ▲ Higher costs associated with complex/chronic conditions
- ▲ Higher utilization of behavioral health care and higher autism prevalence and spend
- ▲ Higher pharmacy utilization



Top health challenges²



Behavioral health

Higher utilization and spend due to high-stress work environment and higher prevalence of autism



Women's health*

A slightly older, female workforce may lead to higher medical costs



Complex condition costs

Higher catastrophic claim frequency related to complex conditions

Strategies for pharmaceutical employers

Access to richer benefits doesn't necessarily translate to optimal health decisions and lower costs. A strategic approach to everything from plan design to wellness may help employees make the most of their benefits to get and stay healthier, control costs and deliver more value for employers.



Choose a plan design built for your population – This industry's workforce demographic may call for a variety of plan designs beyond a traditional high-deductible health plan, allowing employees to choose the right plan for them. For example, employers may want to consider adding in a more modern plan design option that can further support healthier, more engaged and tech-savvy employees with intuitive digital experiences and upfront cost information. 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.



Offer support for women's health* issues – Providing benefits for fertility support solutions, doulas, neonatal resource services and more may help ensure healthier outcomes, lower claims costs and a better experience for employees in the family-building stage of their lives. Access to digital health solutions covering women's health issues from family formation through menopause may help employees find **support more tailored to their life stage**.



Help employees address behavioral health issues – Because this industry has a higher usage of behavioral health services and a higher autism prevalence and spend, consider robust **behavioral health solutions** to help meet the unique needs of this population. For employees experiencing lower-severity issues, access to self-care apps like **Calm Health®** may help them build skills to cope with both personal and professional stressors.



Consider condition-specific clinical programs – Tailored clinical and care management programs designed for **complex/chronic health conditions** like cancer, diabetes and cardiovascular disease may help drive higher costs under a plan that offers richer coverage. Solutions focused on evidence-based treatment guidelines and personal support may help improve not only patient experience, but outcomes and cost control as well.



Reinforce and reward wellness and preventive care participation – Continue to encourage this sector's higher rate of engagement in wellness. Programs like UnitedHealthcare Rewards allow employees to earn rewards for walking, cycling, tracking sleep and more. Workplace communications stressing the importance of preventive care and access to onsite clinics may also help employees get and stay healthier.

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 Pharmaceutical & Medicine Manufacturing. Data USA, 2023. Available: <https://datausa.io/profile/naics/pharmaceutical-medicine-manufacturing>. Accessed: Nov. 11, 2025.

² UnitedHealthcare book of business, 2025.

Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. If participants feel their condition is severe and needs attention, they are instructed to contact their treating provider or mental health therapist for help. This program is not available to UnitedHealthcare E&I Fully Insured customers/members in District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia, and West Virginia due to regulatory filings. 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.

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 1-866-250-2505 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.

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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