



Industry Snapshot

Telecommunications

Operating in a capital-intensive, cost-pressured environment,¹ telecommunications employers face the challenge of managing benefit costs while competing for skilled talent across diverse roles. At the same time, employees navigate a complex mix of health needs – from managing chronic conditions and family care to accessing specialized, high-cost services – often across multiple programs and vendors.

UnitedHealthcare brings industry-specific insights and experience to help telecommunications employers design simple, cost-conscious benefit strategies designed to address diverse health needs and drive more informed care utilization – without adding unnecessary complexity.



Demographics

52% male²

43 average age¹

20% of the workforce
is aged 55+¹

**+ More covered
family members**
compared to other industries²



Key health insights

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

- ▲ Higher engagement with primary care providers (PCPs)
- ▲ Higher engagement with outreach
- ▲ Higher use of virtual visits (78.1 virtual visits per 1,000)



Top health challenges²



Access to multiple programs with third-party vendors

Which may be overwhelming to employees and lead to higher administrative costs



Employees not optimally choosing quality, cost-efficient provider

Potentially leading to higher costs



Highest rate of catastrophic claims compared to other industries

Indicating a need for a more strategic approach to risk management



Fairly high maternity utilization and high NICU rates

Due to higher rate of dependent coverage, larger families

Strategies for telecommunications employers

Benefits strategies designed to address the unique needs of telecommunications employees may help employers better manage high-cost claims, improve engagement and support a tech-savvy, aging workforce.



Strengthen high-cost claim and catastrophic care management –

To help manage this segment's elevated **catastrophic claim** risk, employers should consider prioritizing proactive complex care management, supported by Centers of Excellence and integrated clinical navigation. This approach can help coordinate care for high-cost cases and improve outcomes while managing expenses.



Maintain rich benefits while driving measurable value – Pair transparency, clinical decision support and navigation-led incentives to help members choose quality care and capitalize on this population's strong receptivity to outreach. Moving beyond traditional high deductible health plans (HDHPs) to more modern, consumer-friendly options like **Surest®** with clear upfront copays and intuitive digital tools may better support this digitally engaged population.



Help simplify the benefit ecosystem – Streamline the third-party vendor experience by leveraging **UHC Hub®** to centralize offerings, paired with an integrated navigation experience that provides a single front door to health and wellness offerings. This approach is designed to help reduce the confusion that may arise from offering multiple programs and vendors, with the goal of helping make it easier for employees to find and use available resources and to simplify administration.

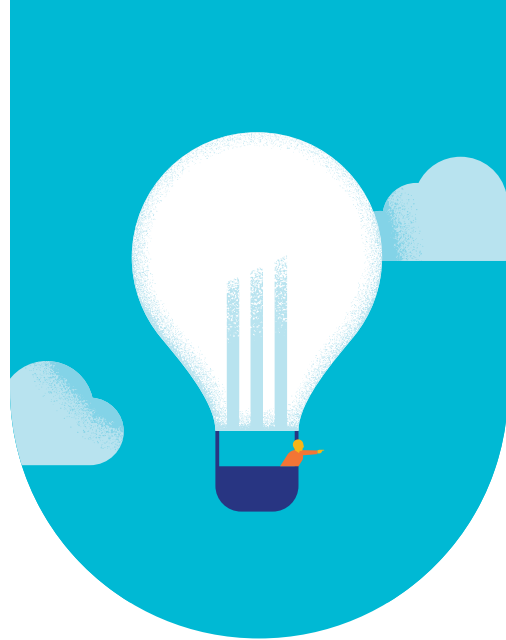


Consider robust family-planning and maternity support solutions –

Given this industry's high maternity-related costs, employers should look to provide access to **women's health*** and family-planning resources, such as contraception coverage, fertility support, doulas, maternity and neonatal services. These benefits may help improve maternal and neonatal outcomes while managing the high NICU utilization seen in this sector.



Prioritize digital-first benefits – Telecommunications employees often value tools that support proactive and tech-enabled health management.² Consider offering wearables, digital therapeutics, virtual health options and condition-management apps that can help monitor health and support care needs. Given this sector's extremely high virtual visit utilization, digital-first solutions align well with employee preferences and work styles.



**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 Van Dyke, D. et al. 2025 global telecommunications outlook. Deloitte, Feb. 20, 2025. Available: <https://www.deloitte.com/us/en/insights/industry/technology/media-telecom-outlooks/telecommunications-industry-outlook/2025.html>. Accessed: March 19, 2026.

² UnitedHealthcare ASO book of business, 2025.

The Centers of Excellence (COE) program providers and medical centers are independent contractors who render care and treatment to health plan members. The COE program does not provide direct health care services or practice medicine, and the COE providers and medical centers are solely responsible for medical judgments and related treatments. The COE program is not liable for any act or omission, including negligence, committed by any independent contracted health care professional or medical center.

The information provided under Maternity Support 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. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees.

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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