



How family-focused benefits support employee well-being

Supporting an employee's whole family isn't just empathetic – it's increasingly tied to productivity, retention and ROI.



Today's employees are navigating increasingly complex family responsibilities alongside their work responsibilities. Rising caregiving demands, mental health needs, financial pressures and life stage transitions are reshaping what employees expect from their employers. As a result, benefits strategies that **support the whole person** – and the whole family – are becoming a competitive necessity.

A key driver of this shift is **generational**. Millennials and Gen X together represent more than 75% of today's workforce.¹ Many are navigating the well-documented pressures of the "Sandwich Generation," adults in their 30s through 50s who are simultaneously caring for their children and their aging parents – 2 populations with vastly different health needs. Meeting employees where they are means recognizing the full weight of those responsibilities.

In fact, roughly 1 in 4 U.S. adults – 63M people – are caregivers for their families, with 29% falling in that "Sandwich Generation" category.² This dual responsibility is increasingly influencing career decisions,

productivity and retention: 67% of surveyed caregivers said they had difficulty balancing work and life responsibilities, with 27% having to reduce work hours and 13% changing employers.² This also places significant strain on mental health, productivity and stress levels.³

It's no wonder these employees expect more complete, family-centric health benefits that support a broad spectrum of needs. Plus, when working parents feel supported by their employer, they are more likely to be healthier and to stay with that employer: 67% of survey respondents have considered leaving their job in the last year, but 42% indicated they stayed specifically because of their employer's support of their caregiving responsibilities.⁴

When designing benefit plans, employers may want to expand their evaluation of workforce needs to include those of their employees' families as well. According to the **UnitedHealthcare 2026 Health Trends Report**, spouses generated 36% higher per-member costs than employees, and dependents represented 19% of employer health spend.¹

1 in 4

U.S. adults are caregivers for their families²

These 5 strategies may help deliver more of what matters to today's employees:

- 1 Supporting caregivers
- 2 Prioritizing women's health*
- 3 Investing in behavioral health
- 4 Providing financial assistance
- 5 Expanding paid leave options

*"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 Supporting caregivers

Balancing caregiving duties with professional responsibilities can cause significant stress, leading to burnout, reduced productivity and turnover.³

The health needs on both ends of the caregiving spectrum are significant. Beyond the “normal” illnesses that accompany childhood, pediatric onset of chronic conditions – including prediabetes, asthma, and neurodevelopmental and mental health disorders – is 30% more prevalent than it was 20 years ago.⁶ Likewise, aging parents may be experiencing more chronic and complex conditions that require increased levels of medical attention. In fact, Baby Boomers lead all other generations in chronic conditions requiring ongoing care, such as cancer, musculoskeletal disorders and diabetes.⁷

Employers that provide access to **advocacy support** can aid employees in their search for short- and long-term care options, as well as available clinical programs to help with specific conditions.

Coaching support specifically designed for children and their caregivers can be a valuable resource for those with low- to moderate-severity behavioral health needs in addition to other educational and training resources, employee support groups, flexible work arrangements and short-term paid family leave.⁸

Offerings available through **UHC Hub**® – a portfolio of selected vendors that employers can choose from to complement their existing UnitedHealthcare offerings – may also help employees better balance the responsibilities of family, health and work.

60%

of caregivers are more likely to have worked while feeling physically unwell⁵

48%

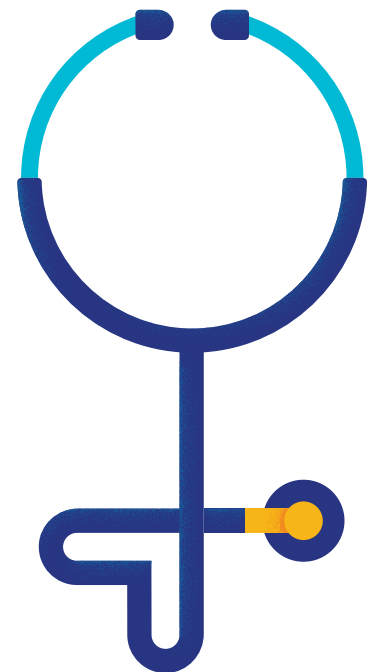
of caregivers are more likely to be stressed in their everyday life⁵

2 Prioritizing women’s health

As the primary health care decision-makers in most households – and representing 3 in 5 caregivers – supporting women means supporting entire families.² So whether they are employees or the spouses of employees, it’s critical that employers don’t overlook their needs and help ensure they’re making the right health care choices for both themselves and their families.

But it’s also important to consider how needs can vary based on **the life stage a woman is in**. For instance, employers with Gen Z- and Millennial-aged employees may want to consider how their plans support fertility, maternity and postpartum needs. And as women enter their 40s and 50s, their needs evolve as they become more susceptible to certain chronic conditions and may begin to experience perimenopausal symptoms.

Providing women with access to programs and offerings that feel personal and most relevant to them and their needs can help employers stand out. Maven offers women 24/7 personalized support across every stage of life. Employers who have introduced Maven report a 96% increase in loyalty among employees who use the platform.⁹



Additionally, through **UHC Store** – a member-exclusive digital shop – UnitedHealthcare members can purchase a variety of offerings, some of which support women’s health – from resources for cycle tracking, postpartum recovery, menopause and more.

Access to specialized care can be a meaningful value-add for female employees and spouses, such as a UnitedHealthcare virtual clinic with clinicians equipped to support distinct and often complex needs – from contraception to endometriosis.

Employers should keep in mind that offering these options is most effective when paired with tailored communications. Clear, targeted outreach can help ensure this audience is aware of available resources and has the education and support needed to make more informed health care decisions for themselves and their families.

80%

of health care decisions are made by women¹⁰

3 Investing in behavioral health

Since 2019, mental health disorders have increased across all populations and age groups, largely driven by anxiety, depression and neurodevelopmental disorders.¹ Millennials, in particular, reported higher levels of anxiety and depression compared to older generations. In fact, 39% of Millennials surveyed said they felt stressed or anxious at work most of the time.¹¹ This may be due to feelings of burnout in the workplace, or external workplace factors like financial concerns and balancing work with caregiving responsibilities. As the utilization of behavioral health benefits rises, so does the cost to employers: UnitedHealthcare data shows that these costs have risen 117% since 2019.¹

Employers may support their employees’ well-being by offering **behavioral health benefits** with access to a robust network of specialists, self-care resources and digital tools that are available 24/7. These benefits should fit the needs of employees and their partners, as well as **those of their children**.

Digital tools are designed to help employees get the behavioral health care they need, when they need it. For instance, the **UnitedHealthcare® app** and **myuhc.com®** enable members to search for behavioral health providers by specialty. And if they are unsure about where to start, answering a few confidential behavioral health questions can help get them headed in the right direction.

Selecting a carrier with an expansive **behavioral health provider network** and offering both in-person and virtual therapy may help employees access care faster. Responding to a rising demand for behavioral health care, UnitedHealthcare has expanded its behavioral health network by 116% since 2020, to 496K providers, including 275K virtual providers.¹³

While traditional therapy remains a valuable resource for some employees, up to 90% may be well-suited for **lower-severity options**,¹⁴ such as **behavioral health coaching**, the **Calm Health app** or “**in-the-moment**” support.

82%

of employees are currently at risk of burnout in the workplace¹²

4 Providing financial assistance

Financial stress may significantly impact mental and physical health – feelings of anxiety and depression, lack of sleep and digestive problems may all stem from financial strain.¹⁵ And this type of pressure isn't uncommon, as surveyed Millennials and Gen Zers cited their finances and the welfare of their families among their top stress drivers, with half reportedly living paycheck to paycheck.¹¹

With a focus on **financial wellness** programs that educate employees about how to better manage their money, employers may help alleviate that stress while also providing coverage to support them financially when needed. For instance, through the Employee Assistance Program (EAP), members can connect with a money coach for 2 no-cost, 30-minute phone sessions – offering personalized guidance on their most pressing financial questions.

Programs and resources that educate employees on topics including budgeting, saving for emergencies and planning for retirement may help increase their financial literacy and help them feel more in control.

Employers may also want to consider ways to reduce the burden of childcare costs, whether through discounted rates, stipends or covering the entire cost. In fact, more than half of surveyed employers currently offer some form of financial counseling and assistance, subsidies or discounts for childcare. In fact, every \$1 spent on childcare benefits by employers drives an \$18.93 return on investment.⁴ And 45% provide similar support for adult care, such as for employees who are shouldering the financial burden of caring for their parents or spouses.¹⁶

Another more tangible way employers may help is by including coverage that directly impacts health care costs. For instance, **UnitedHealthcare Benefit Ally**[®] is bundled with existing supplemental health benefits and medical plans, providing cash payments directly to members for covered unexpected medical events, such as ER visits, treatments for a critical illness or hospital stays, while helping streamline administration for employers.

By providing tools and resources to help employees better manage their finances, they may be less likely to put off or delay care due to financial issues.

50%

of Millennials and Gen Zers reported living paycheck to paycheck¹¹

Caregivers are

18%

more likely to face financial hardship from medical expenses than non-caregivers⁵

5 Expanding paid leave options

Whether employees are expanding their families, or caring for a sick or injured child, parent or partner, paid leave benefits may provide essential support during vulnerable times. Offering these benefits can also support employers, including improved retention as well as better mental health outcomes for caregivers.¹⁶

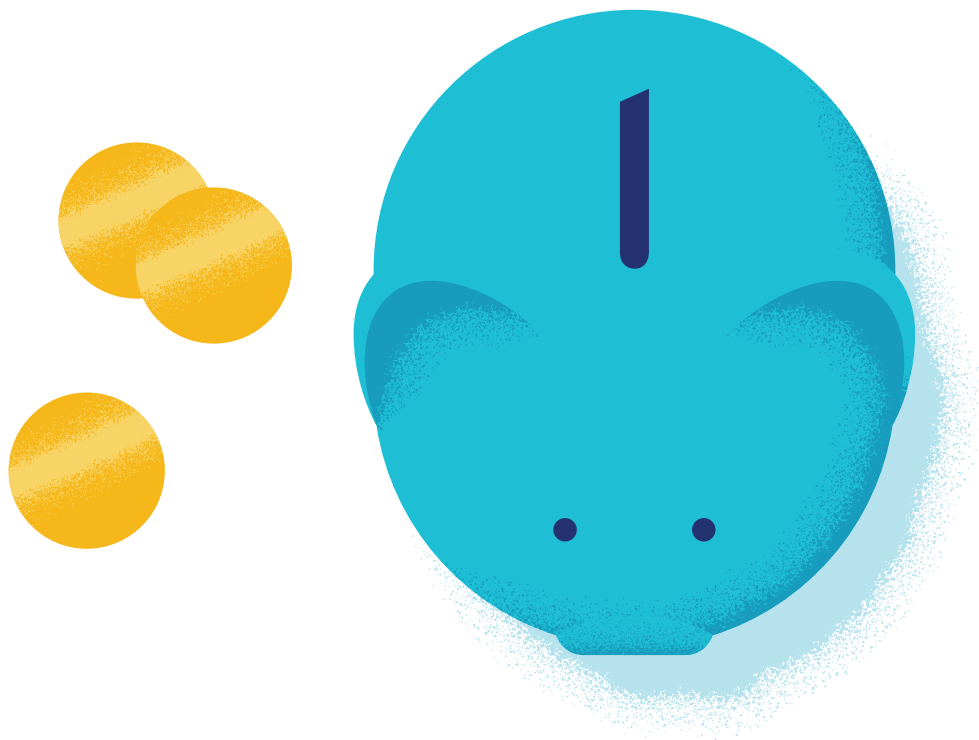
Employers are taking notice. Currently, 48% of surveyed employers offer paid leave specifically for caregiving, while 21% offer unpaid leave and 27% are considering adding paid caregiving leave.¹⁶

Policies that allow for phased returns to work may also help ease the transition for new parents or those dealing with family health crises.

Overall, offering competitive caregiving leave benefits can be a powerful tool for attracting top talent, lowering turnover rates and improving productivity. Additionally, these benefits can help ensure that employees are better able to take care of the needs for every family member, not just themselves.

48%

of surveyed employers
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¹ 2026 Health Trends Report. UnitedHealthcare, April 2026. Available: <https://www.uhc.com/employer/news-strategies/annual-health-trends-report>.

² Exclusive: AARP-NAC Report Finds 45% Increase in Americans Providing Care. AARP and National Alliance for Caregiving, July 24, 2025. Available: <https://www.aarp.org/caregiving/basics/caregiving-in-us-survey-2025/>.

³ How Employers Can Support the Sandwich Generation. HomeThrive, Apr. 23, 2025. Available: <https://homethrive.com/blog/how-employers-can-support-the-sandwich-generation>.

⁴ The R.O.I. of Caregiving Benefits. The Fifth Trimester and Vivvi, 2024. Available: https://go.vivvi.com/hubfs/The-R.O.I.-of-Caregiving-Benefits_WhitePaper_Vivvi_The-Fifth-Trimester_2024.pdf. Accessed: May 11, 2026.

⁵ Health on Demand 2023. Mercer Marsh Benefits. Available: <https://www.mercer.com/assets/global/en/shared-assets/global/attachments/pdf-2023-health-on-demand-report.pdf>. Accessed: May 11, 2026.

⁶ Rivero, E. Pediatric chronic disease prevalence has risen to nearly 30% in the last 20 years. UCLA Health, March 10, 2025. Available: <https://www.uclahealth.org/news/release/pediatric-chronic-disease-prevalence-has-risen-nearly-30>.

⁷ UnitedHealthcare Employer & Individual self-funded and fully insured data based on claims incurred between Nov. 2024-Oct. 2025, paid through Jan. 2026.

⁸ Supporting Family Caregiving: How Employers Can Lead. Milken Institute, Jan. 23, 2025. Available: <https://milkeninstitute.org/content-hub/research-and-reports/reports/supporting-family-caregiving-how-employers-can-lead>.

⁹ Maven book of business, 2024. Based on self-reported data. UnitedHealthcare has not reviewed the data provided by Maven.

¹⁰ Women's Health: Unlocking Immense ROI for the Predominant Healthcare Decision-Maker. FTI Consulting, March 26, 2026. Available: <https://www.fticonsulting.com/insights/articles/womens-health-unlocking-roi-healthcare-decision-maker>.

¹¹ 2025 Gen Z and Millennial Survey: Growth and the pursuit of money, meaning and well-being. Deloitte, 2025. Available: <https://www.deloitte.com/content/dam/assets-shared/docs/campaigns/2025/2025-genz-millennial-survey.pdf>.

¹² Mercer 2024 Global Talent Trends Report. Available: <https://www.mercer.com/assets/global/en/shared-assets/local/attachments/pdf-2024-global-talent-trends-report-en.pdf>.

¹³ SURE Network Summary Dashboard, Commercial E&I and Commercial non-E&I Q3 2025 (January 15, 2026, data); Robin Marsh Jan. 2026.

¹⁴ UnitedHealthcare Employer & Individual Fully Insured and ASO Member Segment Summary data analysis (healthy, at-risk, mild to moderate) using 2024 data, as of May 2025.

¹⁵ How financial stress impacts your health (and 5 tips to deal). Calm. Available: <https://www.calm.com/blog/financial-stress>. Accessed: May 11, 2026.

¹⁶ Survey Results: Employer Strategies to Support Caregiving. Business Group on Health, May 13, 2025. Available: <https://www.businessgrouphealth.org/en/Resources/Survey-Results-Employer-Strategies-to-Support-Caregiving>.

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