



Flexible benefits boost value for employers and employees

Today's employees expect more personalized benefits, challenging employers to deliver value while balancing affordability.

As employers brace for rising health care costs, they're looking for ways to drive more value from their health programs and benefits strategies.¹ That may include broadening vendor options to help employees access programs and resources that best fit their needs and those of their families – which could, in turn, lead to higher utilization, lower costs and better outcomes.

But juggling multiple vendors can leave employers dealing with “health plan fatigue” as 75% are already managing 8–10 different health and wellness vendors, in addition to other plans such as life, disability and workers' compensation.² This means managing multiple contracts, portals, implementation and billing processes – pain points and a driver of hidden costs cited by plan sponsors.³

Employers looking to reduce health care costs may want to start with streamlining their vendor ecosystem, seeking efficiencies through integration of programs and vendors. Centralizing procurement and integration can help address these burdens, reduce fragmented contracts and consolidate operations into more connected experiences for employers and their employees.

It's a challenge that demands a fundamental shift in how employers think about benefits – one that puts innovative solutions front and center. For carriers, this also means giving employers more flexibility in how they structure and pay for these offerings.



75%

of surveyed employers manage 8–10 different health and wellness vendors²

“Innovation is core to who we are as a company, but it's also core to driving the type of change that the market is demanding from us.”

Samantha Baker

Chief Growth Officer
UnitedHealthcare Employer & Individual

**United
Healthcare®**

Balancing employee choice and employer budgets with vendor relationships

As carriers work to help employers strike the right balance between offering employees more options and protecting employer budgets, they may need to reimagine their own products and programs, as well as bring other market-leading vendors into their ecosystem of offerings for employers and members to choose from.

For UnitedHealthcare, this takes shape through **UHC Hub®** and **UHC Store** – which bring forward a variety of health and wellness offerings that can be made available to employees in different ways.

Through UHC Hub, employers can access a portfolio of selected vendors designed to complement UnitedHealthcare offerings. But what makes UHC Hub distinctive is that it offers employers a lower price and a more streamlined procurement and billing process than they would have if they contracted directly with those vendors instead.

Additionally, employers may struggle to get employees and their families engaged in all the benefits and offerings that are available to them. This may be more apparent when benefits are not integrated and exist as disparate offerings. With UHC Hub, members can access these vendors through the **UnitedHealthcare® app** and **myuhc.com®**, to help offer a more connected and seamless experience.

Plus, UnitedHealthcare Advocates can see which UHC Hub offerings a member has available to them alongside their other UnitedHealthcare offerings and point them toward what may be most relevant to them based on their needs. In turn, this may help ensure employers are getting value out of what they're investing in and not paying for offerings that go underutilized.

At the same time, UnitedHealthcare also recognizes that members may want access to programs and resources beyond what's included in their benefit package. That's why UnitedHealthcare launched UHC Store, which allows members to purchase health and wellness offerings to supplement those offered by their employer – at discounted rates – directly through the UnitedHealthcare app and myuhc.com. This expands the options available to members and allows them to choose the offerings that are most meaningful or relevant to their general health and wellness needs at any time throughout the year, without additional cost to employers.

Affordability challenges may not only be impacting employers; they may be felt by employees and their families, as well. To help, UnitedHealthcare is making it possible for employers to contribute a set amount of money to an integrated Lifestyle Spending Account (LSA) that their eligible employees can use to purchase these additional health and wellness offerings via UHC Store.



Delivering more choice and more value

The market is shifting from a “one-size-fits-all” approach to a crowded point solution landscape as employers seek to reduce fragmentation and deliver measurable value. Employees increasingly expect tailored benefits and easier access, but the rising cost trend simultaneously demands smarter, targeted spend. Offerings like UHC Hub and UHC Store are built to deliver more value by enabling customization, flexibility and choice so employers can deliver tailored options and drive engagement.

And as the demand for more personalized offerings challenges employers to offer more with less given the affordability challenges they are already facing, carriers and employers together will need to be open to new ways of funding and procuring benefits.

“While we have more work to do, UnitedHealthcare is already building the foundation to help transform the health system. I am excited and optimistic about this next era of health care — one that will bring more choice, lower costs and higher-quality care for the American people.”

Dan Kueter

CEO

UnitedHealthcare Employer & Individual

Learn how UnitedHealthcare is working to transform the future of health care >

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¹ Soaring Health Care Costs Lead Employers To Explore New Strategies. Business Group on Health. Available: <https://www.businessgrouphealth.org/topics/blog/soaring-health-care-costs-lead-employers-to-explore-new-strategies>. Accessed: Jan. 15, 2026.

² PwC Employer Benefits Perspective Survey. Available: <https://www.pwc.com/us/en/industries/health-industries/library/employer-benefits-perspective-survey.html>. Accessed: Dec. 19, 2025.

³ Minemyer, P. Employers are facing solution fatigue. UnitedHealthcare is launching a new resource hub to help. Fierce Healthcare, Jan. 19, 2024. Available: <https://www.fiercehealthcare.com/payers/employers-are-facing-solution-fatigue-unitedhealthcare-launching-new-resource-hub-help>. Accessed: Jan. 22, 2026.

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.

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. Amounts reimbursed 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.

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.