



## Industry Snapshot

# Trucking and Warehousing

The transportation industry includes a largely mobile workforce of drivers, office staff and service roles, many in union environments. Employees who spend long hours on the road may delay preventive care, rely too much on ER visits and struggle to manage conditions like metabolic disease, musculoskeletal strain and other lifestyle-related risks. Wage-related stress may also affect overall well-being.

UnitedHealthcare offers insights, expertise and benefits strategies to help transportation employers improve preventive care participation, support better health outcomes and increase workforce engagement.



## Demographics

**81%** male<sup>1</sup>

Most workers are between

**30–54** years old<sup>1</sup>

**10–15%** trucking and warehousing employees are unionized compared to ≈40% of airlines and rail employees<sup>2</sup>

**\$47k** median annual wage for U.S. truck drivers<sup>3</sup>



## Key health insights

Compared to the entire UnitedHealthcare ASO book of business,<sup>4</sup> employees in this sector had:

- ▼ Less preventive care
- ▲ 14% higher rate of ER utilization
- ▲ A higher tendency to not seek care at all; 10% have had no claims in the past 2 years



## Top health challenges<sup>4</sup>



**Undiagnosed and unmanaged conditions**

Due to avoidance of preventive and primary care



**Behavioral health**

Due to low engagement



**Metabolic conditions**

Due to long hours on the road, lack of healthier food options, lack of sleep, lifestyle choices

# Strategies for trucking and warehousing employers

Benefits strategies that expand care access and support healthier decision-making may help employers better meet the needs of a mobile workforce facing access challenges and chronic health risks.



**Foster broader access to care** – Consider a medical plan that includes a national network and access to virtual care to help accommodate employees who are frequently on the road. Pairing the plan with a health savings account (HSA) gives employees a tax-advantaged way to help with out-of-pocket costs.



**Encourage primary care** – From preventive screenings to improved decision-making, better treatment adherence and lower-cost claims trends, a **strong relationship with a PCP** can make a big difference in health and cost outcomes for employees and employers alike. To help foster those relationships, consider a plan and network design that encourages primary care and/or requires employees to choose a PCP to coordinate their care.



**Support behavioral health** – In addition to offering in-person and virtual care, support overall well-being through education and resources for stress management, resilience, sleep hygiene and mindfulness. Modernized Employee Assistance Programs (EAPs) can also offer employees more convenient support and flexible therapy options. Identifying workplace mental health champions is another way employers can support early intervention and normalize conversations around mental well-being.



**Focus on engagement** – With the lowest rate of health care engagement across the UnitedHealthcare book of business,<sup>1</sup> members in this sector may benefit from on-site clinics and/or on-site nurses. **Targeted communications** or benefits education campaigns can help employees better understand and use the resources available to them – an opportunity many trucking and warehousing employers are not fully leveraging today.



**Incentivize healthier behaviors** – Programs like UnitedHealthcare Rewards allow employees to earn rewards for walking, cycling, tracking sleep and more, which may help them get healthier and offset out-of-pocket costs. Offering access to a discounted gym membership and/or wellness programs focused on goals like nutrition, weight management and tobacco cessation may help improve lifestyle choices and reduce the prevalence and severity of metabolic conditions.

**Talk to your UnitedHealthcare representative,  
broker or consultant for more information**



<sup>1</sup> Labor Force Statistics from the Current Population Survey. U.S. Bureau of Labor Statistics, Jan. 29, 2025. Available: <https://www.bls.gov/cps/cpsaat17.htm>. Accessed: Nov. 17, 2025.

<sup>2</sup> Tierney, A. Rate of union membership in the transportation and warehousing industry in the United States from 2000 to 2023. Statista, July 11, 2025. Available: <https://www.statista.com/statistics/1376274/union-membership-rate-transportation-industry-us/>. Accessed: Nov. 17, 2025.

<sup>3</sup> Linder, J. Truck Industry Statistics. Gitnux, Nov. 16, 2025. Available: <https://gitnux.org/truck-industry-statistics/>. Accessed: Nov. 17, 2025.

<sup>4</sup> UnitedHealthcare ASO book of business, 2025.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.

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.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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 1-866-230-2505 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.

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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