



Care that's easier to navigate

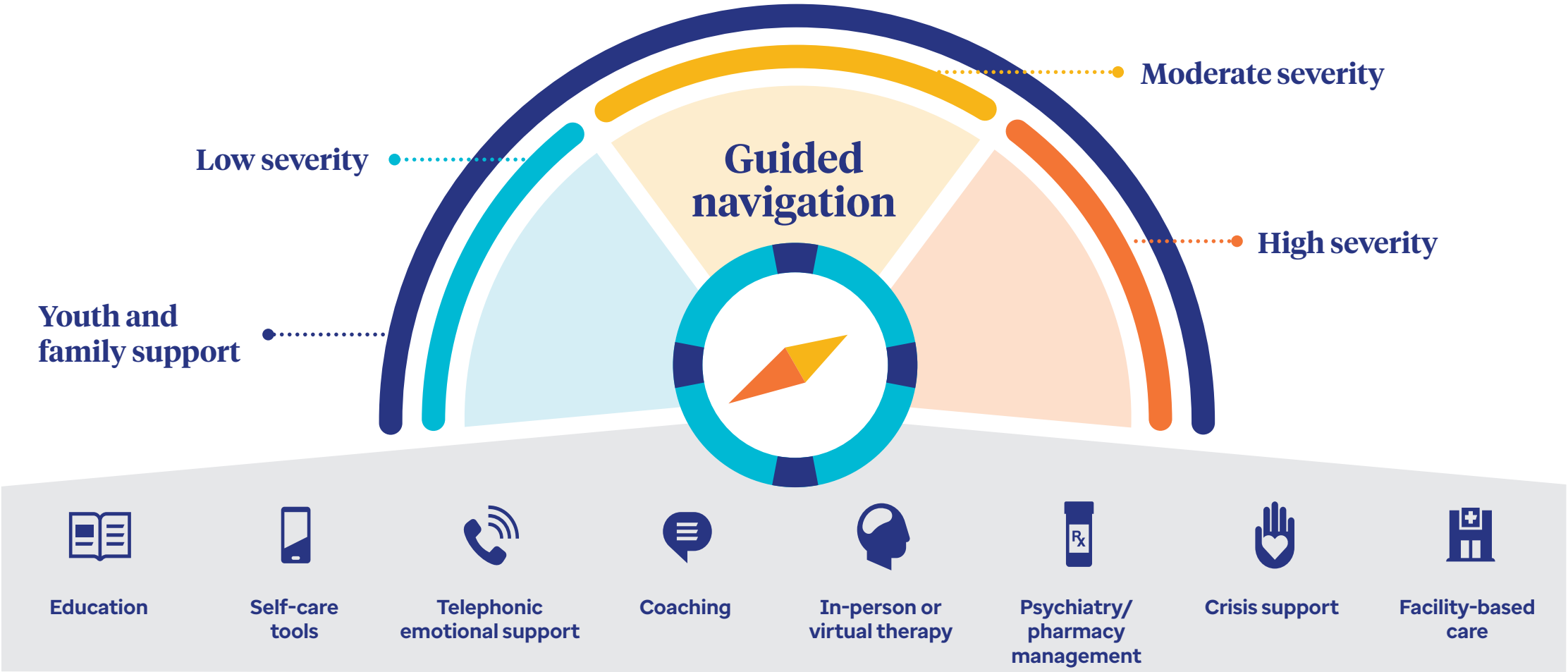
Using our data and clinical expertise, we help guide members to the right level of care for their unique needs across a full range of behavioral solutions – including solutions beyond traditional therapy for low-severity needs that can provide quicker access at a lower cost. Our integrated ecosystem of solutions was built to help ensure we're with members for every stage, situation and severity level, even when in a crisis.

Our vision for guiding people to the care they need is simple: Provide an experience that's easy to navigate, highly personalized and rooted in empathy and clarity.

United Healthcare®

Behavioral health solutions guide adults, youth and caregivers to the right level of care for their unique needs across a full range of solutions

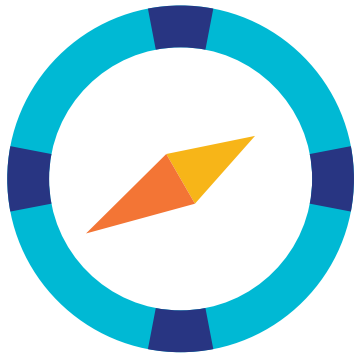
Behavioral health care continuum



470K+
network behavioral health
providers — an increase of over
105% since 2020¹

90%
of members experience
low-severity needs²

↓43%
decrease in anxiety symptoms
through virtual behavioral coaching³



Helping guide your employees and their families to care

To help members receive the right level of care and empower them to make more informed decisions about their health care, our guided solutions include an intuitive, self-guided experience on the UnitedHealthcare® app and at [myuhc.com](#)®. Based on their answers to a short questionnaire, members get recommendations for care, resources and tools that are available to them in their benefits package.

Contact your broker, consultant or UnitedHealthcare representative

United
Healthcare®

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.
Administrative services provided by United HealthCare Services, Inc. or their affiliates.
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Behavioral health solutions in action

Member example	 Joe - Recently diagnosed with type 2 diabetes - Suffers from anxiety and challenges with work-life balance	 Sara - Lost her spouse to cancer - Struggles with depression	 Jessie - Has suicidal thoughts and harms herself - Recently admitted to a network psychiatric hospital for inpatient and outpatient care	 Jessie's family - Mother experiences stress and father recovering from alcohol use - The situation takes a toll on their physical and emotional health
	Anxiety	Depression	Self-harm	Stress
	 Low	 Moderate	 High	 Moderate
	Guided experience An advocate helps: - Joe understand the importance of treating his whole body - Direct Joe to the Calm Health app to learn techniques to manage his anxiety	Guided experience An advocate reaches out to: - Tell Sara more about a virtual behavioral coaching program - Help Sara enroll in coaching to manage her condition	Guided experience A clinical coordination advocate: - Gives Jessie's parents provider referrals - Works closely with Jessie's providers to help support her ongoing care	Guided experience A care advocate reaches out to: - Help guide and support Jessie and her family - Create a wellness recovery action plan together to help prevent the next crisis
Solution	Calm Health provides 24/7 access to sleep, stress and mindfulness content and evidence-based programs and tools	Virtual behavioral coaching provides dedicated 1-on-1 weekly coaching calls via phone or video and structured cognitive behavioral therapy (CBT) techniques via progressive modules	Facility-based care – including network inpatient and partial hospitalization – gives employees and their families access to quality, evidence-based care	Family Support provides navigation support and expertise to caregivers of children with complex behavioral needs
	Participants experienced: ⁴ 28% decrease in depression symptoms 26% decrease in anxiety symptoms	Participants experienced: ⁵ 46% decrease in depressive symptoms 43% decrease in anxiety symptoms 24% decrease in social anxiety symptoms	Participants get access to: 470K+ clinicians⁶ 4.4K facilities, with 10.2K locations⁶ 25% lower readmission rates per inpatient episode⁷	Participants receive: - Education on condition, treatment options and implications for school and family - Substance use disorder treatment if needed - Outpatient therapy if needed

The above are examples and not real members. Individual results may vary. Health outcomes not guaranteed.

¹ SURE Network Summary Dashboard, Commercial E&I and Commercial non-E&I Q2 2025 (July 2, 2025, data); July 2, 2025.

² Member Segment Summary data, HCE analysis (healthy, at-risk, mild to moderate), E&I FI & ASO, (2024 data); May 2025.

³ Virtual Behavioral Coaching dashboard, Employer data (2024 data); May 2025. This is AbleTo's Coaching+ program. AbleTo is owned by Optum, a UnitedHealthcare affiliate.

⁴ Calm Health data for UnitedHealthcare E&I members from September 1, 2024–March 23, 2025. Based on average initial and latest elevated assessment scores. For both PHQ-9 and GAD-7, elevated assessments are determined by first assessment scores begin at or above moderate (score >=10).

⁵ Virtual Behavioral Coaching dashboard, Employer data (2024 data); May 2025. This is AbleTo's Coaching+ program. AbleTo is owned by Optum, a UnitedHealthcare affiliate.

⁶ SURE Network Summary Dashboard, Commercial E&I and Commercial non-E&I Q2 2025(July 2, 2025 data); July 2, 2025.

⁷ Members referred to a network Platinum Facility; savings reflect the difference in mean readmission rates between Platinum Facilities and Non-Platinum Facilities (2023 data); June 2024.

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 New Jersey 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.

When you sign up for Virtual Behavioral Coaching, you will be asked a series of questions to ensure that this program is the right fit for you. You may be directed to another resource if your answers indicate that a different type of program may better suit your needs.

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.

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