Helpful. Simple. Clear.

How all employee health plans should be



For more information contact your representative

United Healthcare®

More value for you and your employees

Health plans from UnitedHealthcare are designed to deliver immediate value for you, your employees and their families. That's because our plans offer so much more than coverage when you're sick or injured. They're built with benefits your employees can use to get and stay healthier and take care of their families' needs.

More quality benefits and caring support

Expanded breast imaging and colonoscopy benefit

Plans cover the cost of the first diagnostic breast imaging and colonoscopy recommended by a network physician.[1]

Vital Medication Program

Integrated pharmacy plans make certain critical prescriptions, like insulin, available at no out-of-pocket cost.

- **$68M in savings for 1.2M members nationwide**[2]

UHC Store

Members have exclusive access to the UHC Store, an online shopping experience offering discounted health and wellness products. The store features resources for fitness and nutrition, coaching, women's health and weight management.

Advocacy

When your employees need help, our Advocates provide personalized support, helping them navigate the right choices for them, with an eye toward better health and lower costs.

- **95% member satisfaction**[3]
- **91% program referral acceptance rate**[3]
- **Calls are answered in an average of 16 seconds**[3]

Business travel insurance

International medical and security coverage for business travel from UnitedHealthcare Global includes emergency care, medical evacuation, repatriation, optional AD&D, virtual visits, and 24/7 assistance.[4]

Special Needs Initiative

Designed to help reduce stress for employees caring for a child with special needs by providing compassionate support to them and their families.

- **Approximately 14 million children under 18 years old (19%) have a special health care need**[5]

[1] A diagnostic screening could be a follow-up screening or an additional type of screening needed, such as breast ultrasound or MRI or a surveillance colonoscopy following polyp removal.
[2] UnitedHealthcare internal analysis, Jan.–Dec., 2024.
[3] 2024 E&I Operations Performance Reporting, Core Advocacy.
[4] Benefits vary depending on your organization's program. Some benefits are not available in all states.
[5] National Survey of Children's Health Data Brief, June 2022: Health Resources and Services Administration, Maternal & Child Health "Children and Youth with Special Health Care Needs."

More wellness programs and services

One Pass Select®

A subscription-based fitness and well-being program that supports a healthier lifestyle, offering access to thousands of gyms, online classes and grocery delivery services, and lets employees save an average of 20% on retail gym memberships.[6]

- **66% of employees who signed up for One Pass Select were actively involved in the program[7]**

Quit For Life®

This program uses physical, psychological and behavioral strategies to help employees overcome nicotine dependency, which may lead to better health and higher productivity.

- **50% of participants successfully quit tobacco[8]**

Real Appeal®

A personalized program designed to assist employees on their weight management journey and support long-term transformation.

- **88% of at-risk participants lost weight[9]**

UnitedHealthcare Rewards

Provides employees with the chance to earn an annual $300 health incentive for reaching program goals and completing one-time activities.

- **92% of first-time participants earned a reward[10]**

Wellos™

A personalized wellness app designed to support positive behavior change by helping employees actively engage in their health and wellness goals.

[6] One Pass Select Internal Analytics/Book of Business, 2024.

[7] One Pass Select Utilization Report, 2024. Defined as eligible members that are enrolled in the program and have utilized the benefit.

[8] Quit For Life employer book-of-business cumulative results: 2006–Q1 2024.

[9] UnitedHealthcare book of business; results through May 2022: Cohort represents participants at risk, in program 26+ weeks, attending 9+ ILIs (N > 50,000).

[10] UHC Rewards book of business, 2023.

More behavioral health support

Calm Health

Provides employees with 24/7 access to digital content for sleep, stress and mindfulness, enhanced with evidence-based modules created by psychologists.

- **4 of 5 U.S. adults intend to be more mindful about regular self-care practices[11]**
- **Participants had a 26.4% decrease in anxiety symptoms and a 28.1% decrease in depression symptoms[12]**

Employee Assistance Program (EAP)

Offers employees access to in-the-moment support that provides 24/7 unlimited telephonic support from a master's level specialist with no appointments or member cost. Also includes 3 no-cost mental health visits to help address anxiety, depression, grief, loss, relationship issues and more.

- **Access to over 435K network clinicians nationwide for in-person support, including more than 218K for virtual support[13]**
- **94% employee satisfaction**
- **46% reduction in days absent from work[14]**

Virtual Behavioral Coaching

Offers employees dedicated 1-on-1 weekly coaching calls via phone or video chat, plus in-app messaging between sessions.

- **On average, participants report a 48% decrease in depressive symptoms, a 39% decrease in anxiety symptoms and a 31% decrease in social anxiety symptoms[15]**

[11] The Harris Poll May 2020, Healio. Accessed April 2024.

[12] UnitedHealthcare book of business, Calm Health data from Sept. 1, 2024 through 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).

[13] SURE Network Summary Dashboard, Commercial E&I and Commercial non-E&I Q4 2024 (Dec. 31, 2024 data); Jan. 14, 2025.

[14] Optum EAP FUSS satisfaction survey data. Jan. 1, 2024–Dec. 31, 2024. Future results not guaranteed.

[15] Virtual Behavioral Coaching dashboard, Employer data (2023 data); Megan Essig.

NOT FOR USE IN NEW YORK.

Advocacy: 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.

Calm Health: 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 some 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. Images provided for illustrative purposes only.

Employee Assistance Program: This program should not be used for emergency or urgent care needs. In an emergency, call 911 if you are in the United States or the local emergency services phone number if you are outside the United States, or go to the nearest accident and emergency department. This program is not a substitute for a doctor's or professional's care. 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 all its components, in particular services to family members below the age of 16, may not be available in all locations and are subject to change without prior notice. Coverage exclusions and limitations may apply.

Expanded breast imaging and colonoscopy coverage: Beginning July 1, 2025, for large groups and Jan. 1, 2026, for Small Business groups (2–50), UnitedHealthcare fully insured plans will cover the costs of the first diagnostic breast imaging and colonoscopy services – beyond the preventive care benefit – at no cost to the member.

One Pass Select: One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts sitused in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business - discuss with your UnitedHealthcare representative for details. 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. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

Quit For Life: The Quit For Life Program provides information regarding tobacco cessation methods and related well-being support. Any health information provided by you is kept confidential in accordance with the law. The Quit For Life Program does not provide clinical treatment or medical services and should not be considered a substitute for your doctor's care. Please discuss with your doctor how the information provided is right for you. Participation in this program is voluntary. If you have specific health care needs or questions, consult an appropriate health care professional. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Real Appeal: Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program 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. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

Taxes: 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.

UHC Store: 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.

Business Travel Insurance: Products and services may be limited or excluded by application law. Business travel insurance coverage is provided by or through UnitedHealthcare Insurance Company or its affiliates.

UnitedHealthcare Rewards: 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. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

UnitedHealthcare Vital Medication Program: Medications are categorized by common therapeutic conditions in this reference guide for ease of reference only. These categories do not determine coverage for the medication for your condition. Your benefit plan determines how these medications may be covered for you. Where differences are noted between this reference guide and your benefit plan documents, the benefit plan documents will govern. This document applies to commercial group members of UnitedHealthcare plans.

Virtual Behavioral Coaching: 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.

Wellos: Wellos is a voluntary digital wellness program for fully insured business. A buy-up option, which includes 1:1 live coaching, is available for purchase for certain groups (buy-up option not available in HI, MT and NM). 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 with an appropriate health care professional to determine what may be right for you.

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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