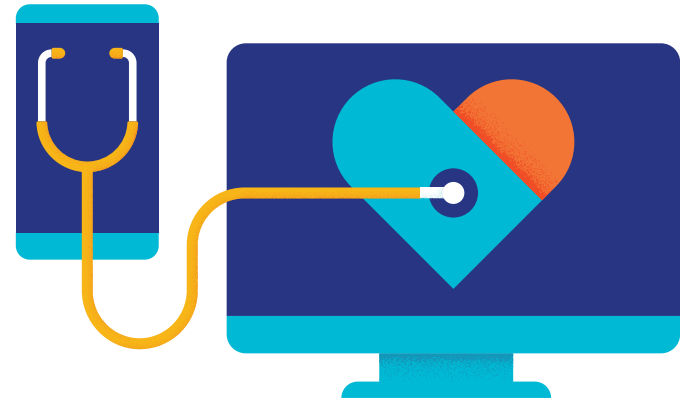




A better digital journey for a better benefits experience

A consumer-centric digital journey can help members navigate care, compare costs and take action with greater confidence.

As a consumer, digital experiences are all around you. From purchasing products to banking, it can be hard to get from point A to point B today without picking up a smartphone or tablet.

Consider today's experience of buying a shirt online. First, you search for options based on the style you're looking for, comparing prices and reading reviews. You may even add filters to your search based on personal preferences like size, color and budget, or in some cases this may already be accounted for based on past shopping experiences.

These types of digital journeys are everywhere, and health care is no different. In fact, 91% of members used a UnitedHealthcare digital channel in July 2026.¹ Carriers that meet consumer expectations for interacting with their benefits and seeking care provide a better health journey for members, which can lead to greater affordability and higher employee satisfaction.

At its most basic, a digital health care platform should provide employees access to their health care information across multiple devices. It should also provide cost-saving opportunities and greater transparency while maintaining access to quality health care services and prescription medications.

A best-in-class digital health benefits experience is no longer just about providing a member portal. It's about creating a consumer-centric journey that helps members make decisions, navigate care, understand costs and take action – all from a single platform.

That's why UnitedHealthcare is focused on building a simpler, more personalized and transparent digital experience aimed at helping members get and stay engaged with their health care.

91%

of members used a UnitedHealthcare digital channel in July 2026¹

Enabling more seamless navigation through simpler, more integrated experiences

Simplifying the digital experience isn't just about convenience. It's also about removing the friction that stands between members and the care they need. In fact, 80% of surveyed consumers said they want a single, unified digital platform to manage and navigate their health care experience.²

That's the standard UnitedHealthcare holds itself to with every update to the **UnitedHealthcare® app** and **myuhc.com®**—designing an experience that helps employees and their families understand their benefits, find care and take action with confidence. These tools serve as the digital “front door” for members to access anything that they may need for their health and well-being.

“Our goal is to make everything as simple as possible and reduce the number of steps it takes to get from point A to point B,” says Amy Jordan, vice president of consumer engagement for UnitedHealthcare Employer & Individual. “Integrating all of a member’s health benefits in one place – through myuhc.com and our mobile app – provides the clarity and insight employees want from their benefits plan.”

That commitment extends to what’s ahead. UnitedHealthcare made more than 570 enhancements to its app and web-based member portal in 2025 alone and plans to make a similar number of enhancements by the end of this year.³ These ongoing investments are designed to make health care easier to navigate.

Throughout its digital experience, UnitedHealthcare is also working to remove barriers to care by simplifying both pre-service and post-service experiences by leveraging AI technology. This includes the:

- Launch of **Avery**, an AI companion
- Expansion of integrated provider scheduling within the UnitedHealthcare app and myuhc.com
- Rollout of Smart Pass, a digital capability that helps simplify pre-service care steps like coverage verification, digital ID sharing, pre-visit preparation, checklists and referral messaging

The goal is to enable a smoother path to care, before a member ever walks into a provider’s office.

Post-service, members can submit claims by uploading a photo, track claims in real time and pay claims directly within the app or myuhc.com using a credit card, debit card, health savings account (HSA) funds and other payment methods.

Continued efforts to simplify and create a more integrated digital experience for members can enable employees and their families to navigate the health system with greater ease. For employers, this could result in fewer questions or frustrations for HR or benefits teams to field and a workforce that is more satisfied with the plan and benefits experience available to them.

570+

digital enhancements made to the UnitedHealthcare app and myuhc.com member portal in 2025³

“We’re committed to keeping pace with member expectations for digital tools and resources that help them access their benefits and care when and where they need it.”

Amy Jordan

Vice President, Consumer Engagement
UnitedHealthcare Employer & Individual



Engaging employees through greater personalization

Taking the digital experience to the next level involves making it more personal, too. Providing employees and covered family members with interactions tailored to their individual health journey may help boost engagement and lead to better outcomes and lower costs. Advancements in AI and the ability to better understand and aggregate member data have opened the door for health plan carriers to do this in ways that weren't possible just a few years ago.

For UnitedHealthcare, this includes personalized dashboards with near real-time visibility into individual coverage and benefits information, deductible and coinsurance spending progress, claims tracking and more. Employees will also find recommendations for eligible benefits, programs or resources that may be relevant to their specific needs or interests. These may include health, wellness and lifestyle offerings available through the UnitedHealthcare member-exclusive digital shop, **UHC Store**.

Surfacing relevant offerings and providing timely notifications based on a member's unique health journey or patterns identified among members with similar claims activity can help employees and their family members engage with resources they may not have known were available to them. This can in turn help them get more out of and see greater value in the benefits their employer has provided them, boosting overall plan engagement and satisfaction.

This level of personalization is also fueling the **provider search experience** UnitedHealthcare offers. When members search for care through the UnitedHealthcare app or on myuhc.com, they receive search results that are prioritized based on quality-of-care metrics and the member's individual benefits and coverage, along with their personal preferences. They can also view and compare providers based on individual providers' Smart Choice scores, which are determined based on those factors. This can help employees make more informed provider selections. In fact, 18.8% of UnitedHealthcare members were more likely to find a new provider based on their prioritized Smart Choice search results.³

To further support members, Avery helps assist members wherever they are in their health care journey by answering simple questions, providing relevant support and surfacing next-best actions based on their unique needs, circumstances and benefits. In fact, 90% of the time, Avery helped members resolve their issues without needing to transfer them to an Advocate.³ But even when a transfer to an Advocate is necessary for more in-depth support, UnitedHealthcare strives to make the handoff as seamless as possible by sharing relevant information with the Advocate and allowing any conversations to resume with minimal disruption.

“The easier we make it for members to engage with their benefits, the more likely they are to proactively take care of their health.”

Amy Jordan

Vice President, Consumer Engagement
UnitedHealthcare Employer & Individual

30+

offerings available for members to purchase through UHC Store

18.8%

of UnitedHealthcare members were more likely to find a new provider based on their prioritized Smart Choice search results³



Empowering employees to make smarter health care choices

The key to achieving the level of simplicity and personalization members expect from their health plan is to give them enough information that enables them to make smarter health care choices without restricting their ability to choose. It's about giving them more insight and control over their health journey, putting them in the driver's seat with a multitude of routes they can take for additional support.



“Employers are looking to us to provide the products and solutions that help make health care more affordable and easier to use. Our digital experience is designed to help make it easier for employees to access the tools, resources and benefit information they want at their convenience.”

Amy Jordan

Vice President, Consumer Engagement
UnitedHealthcare Employer & Individual

Learn how UnitedHealthcare is delivering a better member experience >

**United
Healthcare®**

¹ UnitedHealthcare internal analytics, July 2026.

² The Digital Platform Promise: What Baby Boomers and Seniors Want From Digital Healthcare Platforms. PYMNTS, May 2023. Available: <https://www.pymnts.com/wp-content/uploads/2023/05/PYMNTS-The-Digital-Platform-Promise-May-2023.pdf>. Accessed July 24, 2026.

³ UnitedHealthcare internal analytics, 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.

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. Some products are not available in all states.

Avery is an AI companion that uses generative artificial intelligence to provide general information and educational assistance. Avery's responses may be incomplete or inaccurate and should not be relied upon as error-free. Avery is provided for informational purposes only and does not constitute medical advice, professional advice, a benefit determination, a guarantee of coverage, a referral, or an authorization for health care services. Avery is not a substitute for the advice or judgment of your health care provider or other qualified professionals. Coverage and benefits are subject to the terms, conditions, limitations, and exclusions of your applicable health plan.

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.

Smart Choice is proprietary to UnitedHealthcare designed to provide members with greater personalization and choice with respect to the provider search experience that considers member preferences quality care, costs, accessibility and convenience. Smart Choice is intended as a guide when selecting care. Smart Choice may rely on personal data. We do not endorse any particular provider or guarantee quality. Scores are generated using artificial intelligence (AI). The AI may not always be error-free and could include incomplete or inaccurate information. Judgement should be used when selecting care.

Where available, members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access a cost estimate, and under Find Care to search for care. Level Funded and Neighborhood Health Partnership members can access average cost data online or on the mobile app. None of the average costs are intended to be a guarantee of your costs or benefits. Your actual costs may vary. Please refer to the Website or Mobile application terms of use under Benefits & Cost to access average cost data, and under Find Care to search for care.

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.