



Driving better digital experiences

UnitedHealthcare is reimagining its digital experience via the **UnitedHealthcare® app** and **myuhc.com®**.

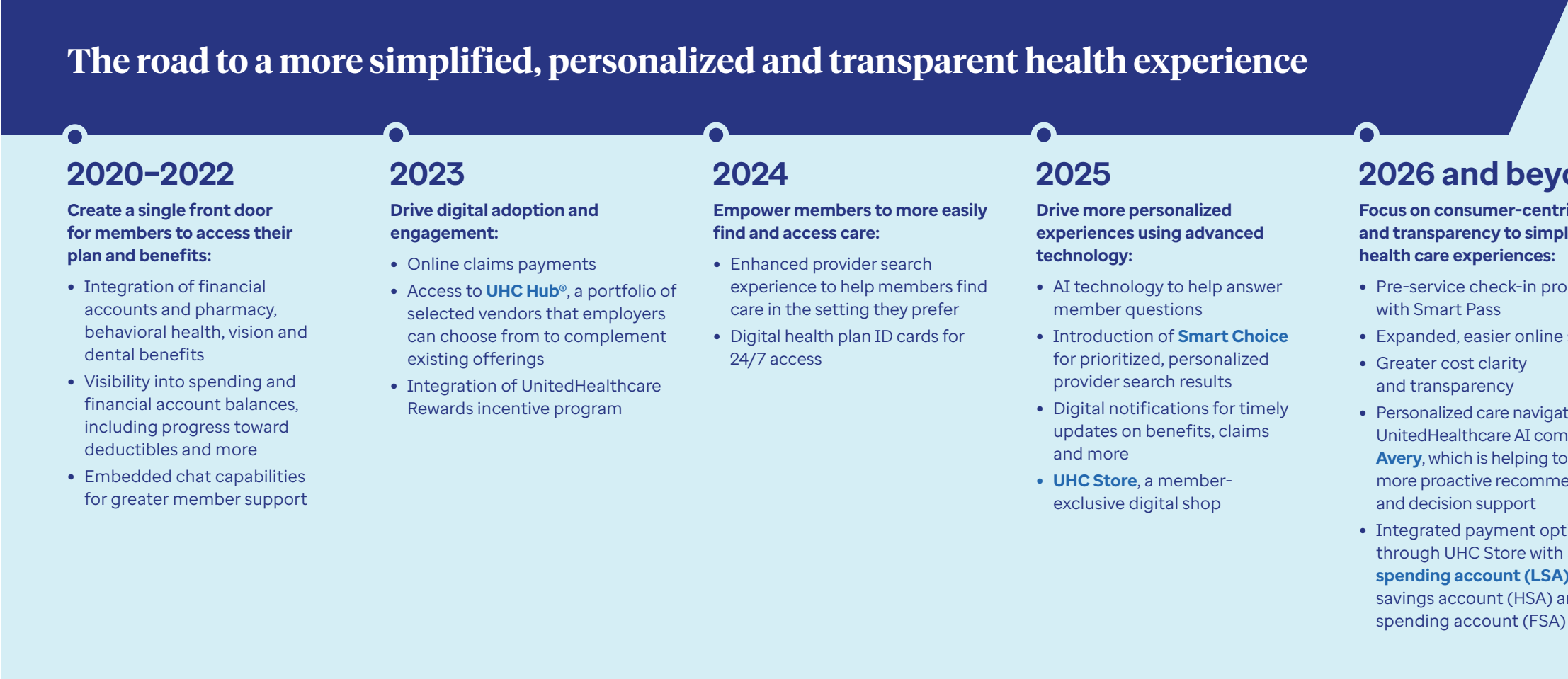
The goal: Go beyond providing basic benefits information and leverage the latest technologies, including AI, to proactively help members make the most of their health plan.

Learn how UnitedHealthcare is delivering a better member experience >



570+
digital enhancements

launched in 2025 alone and on track to deliver a similar number in 2026¹



UnitedHealthcare®

Foundational to this journey

Investing

in technology and infrastructure to support innovation at scale

Integrating

core health plan components – like Advocacy, Behavioral Health Solutions and pharmacy – into a single front door

Accelerating

a mobile-first approach to align with consumer expectations

Digital advancements in the spotlight



↓ 15%

lower total cost of care among highly engaged members³



Supporting members

Avery, the UnitedHealthcare AI companion, is available 24/7 to help members navigate their benefits, support them throughout their health journey and avoid unexpected cost surprises.



Finding care that fits

Through the UnitedHealthcare app and myuhc.com, members can search for care and receive prioritized results that include each provider’s Smart Choice score. The score is based on provider quality, individual benefits and coverage, and personal preferences such as distance, care setting, language, gender and more.



Empowering choice

With UHC Store, a member-exclusive digital shop, members can choose and purchase health, wellness and lifestyle offerings that meet their individual needs. Self-funded employers have the flexibility to fund an integrated LSA, giving employees dollars to use on eligible purchases – expanding well-being support.

Higher engagement



Lower costs

Integrating employee health benefits in one place – whether accessed via the UnitedHealthcare app or myuhc.com – may help them understand and use their benefits more confidently. When employees are more engaged with their health and making more informed health care choices, savings may result.

90%

of the time, Avery helped members resolve their issue without transfer to an Advocate²

↑ 18.8%

higher likelihood that members will choose a new provider when using Smart Choice to search for and evaluate providers²

30+

UHC Store offerings, including family wellness, fitness and nutrition, everyday health and more

“Experience and affordability do not have to be at odds. They can work in concert when tools are designed to drive both engagement and better decision-making.”

Amy Jordan

Vice President, Consumer Engagement
UnitedHealthcare Employer & Individual

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¹ UnitedHealthcare internal analytics, Dec. 2025.
² UnitedHealthcare internal analytics, July 2026.
³ Medical costs are on an allowed adjusted bases (demo, risk, geo, cat claimants). Lower adjusted costs correlated with higher Health Activation Index® (HAI®) scores. 2022 UnitedHealthcare commercial book-of-business geographic and risk-adjusted study based on 4.9M members (P Value: <0.0001).

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.

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.

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.

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.

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. Some products are not available in all states. Amounts paid 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.